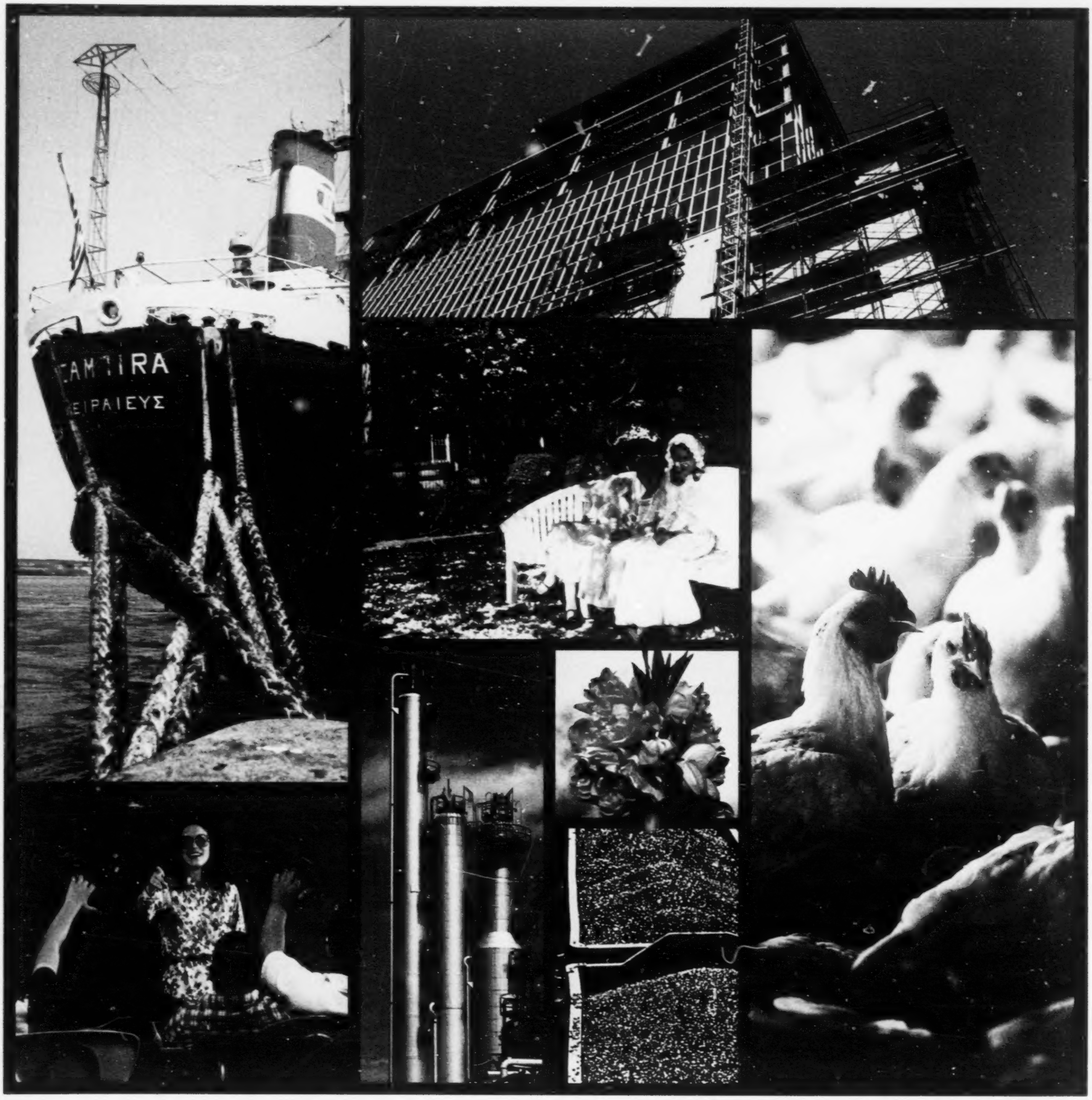
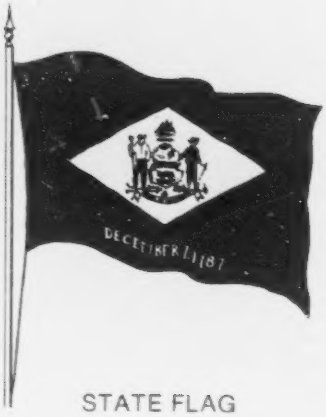
Delaware DataBook


AMTIRA
ΕΙΡΑΙΕΥΣ



STATE FLAG

Dear Business Executive:

I would personally like to invite you and your employees to Delaware, a small State with big ideas and ambitious people.

The constantly improving business climate, coupled with an attractive and stable physical environment, provide the proper atmosphere for both business development and family life.

Among its many assets, Delaware offers a strategic location for easy access to national and world markets; a stable and healthy financial climate; modern transportation and communications facilities; an expanding and productive labor force; and a government responsive to the needs of industry.

We have further enhanced these attractive features by providing business tax incentives, innovative financing opportunities, reductions in the State personal income tax rates, and a professionally-staffed Development Office to work with you to make your transition to Delaware as smooth as possible. In short, we are working hard to insure that people can earn more in Delaware and keep more of what they earn.

The information contained in this revised Delaware Data Book documents these and many other attractive features. After reviewing it, I am sure that you will share our enthusiasm about "The First State."

Delaware is a place where business and the natural environment successfully coexist; a place where the benefits of each are recognized and appreciated. I invite you to become part of our community.

Sincerely yours,

Pierre S. du Pont
Governor

**DELAWARE STATE
CHAMBER OF COMMERCE**

John J. Corrigan, Chairman
William C. Wyer, President

Monday morning

Dear Business Leader:

Other states talk about partnerships between government and business to promote economic development. In Delaware, we deliver!

It's this strong cooperative spirit between the public and private sectors that is generating new growth and greater opportunity in the First State. As a result, Delaware is weathering national economic difficulties more effectively than most other states.

While other state governments are turning to tax increases to balance recession-troubled budgets, Delaware Governor Pierre S. du Pont IV and members of the General Assembly are demonstrating a commitment to economic development by working to cut expenditures instead of raising taxes.

This is a clear signal to business and industry that governmental leaders in Delaware believe in the American enterprise system are promoting economic opportunities for Delaware firms.

During the last four years, Delaware has taken dramatic strides in improving its business and economic climate by cutting personal income taxes, providing incentives for new and expanding industry, limiting government growth and providing a particularly favorable business climate and financial and insurance operations.

As a result, new office buildings are on the rise in downtown Wilmington and office and industrial parks are expanding in all three counties. There's more interest than ever before in Delaware's economic development opportunities -- and much of the attraction is being generated by the "crane factor" in economic development. As business leaders tour the First State from Claymont to Delmar, they see new construction. And the cranes that loom over the sites serve as benchmarks of the success of Delaware's economic development efforts.

The Delaware State Chamber of Commerce is building for Delaware's future by constructing an 11-story office tower in downtown Wilmington that will serve as a symbol for American enterprise in the First State.

In Delaware, we're committed to economic development -- and government and business are working together to create new job opportunities and a better quality of life for everyone.

We hope you'll join our effort.

Sincerely,

William C. Wyer
President

1102 West Street / Wilmington, Delaware 19801 / (302)655-7221

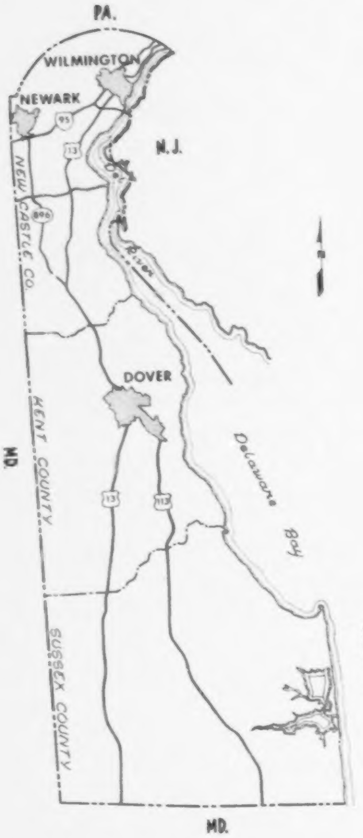
BEST AVAILABLE COPY

A UNIQUE STATE

Delaware, located on the eastern seaboard of the United States, is bordered by the Atlantic Ocean and the Delaware Bay, as well as by the states of New Jersey, Pennsylvania and Maryland. With a land area of 1,982 square miles, Delaware ranks 49th in area among the 50 states.

Delaware's location affords easy access to the major metropolitan areas of the Northeast with both New York City and Washington, DC just an hour and a half away.

The State has three counties, New Castle, Kent, and Sussex. All of the cities and towns in the State are independent, incorporated municipalities. There are three major cities in the State: Wilmington, with a population of 70,000; Newark, the site of the University of Delaware with 26,000 people; and Dover, the State capital, with a population of 24,000.



The United States Census indicates Delaware is the fourth least populated state in the country, with approximately 600,000 people calling the First State their home. Only six other states are more densely populated. New Castle County is the most densely populated of the three counties. However, the population growth in the two southern counties has exceeded the national average.

Dominated by the chemical and automotive industries, manufacturing is the largest source of State employment and income. Financial services, tourism and trade are becoming increasingly important factors in the State's economy. The State's major tourist attractions include unique historic sites and museums, and miles of ocean beaches and bay shoreline.

Agriculture plays a vital part in the State economy, with poultry accounting for over two-thirds of agricultural receipts. Soybeans, corn and dairy products are also primary farm products, and one-half of the land acreage is used for farming.

Delaware's average income levels are quite high by national standards, being 6% above the U. S. averages. Personal income growth in the State has exceeded that of the average state for the past year, advancing by 7.4% compared with the 6.1% recorded for the entire country.

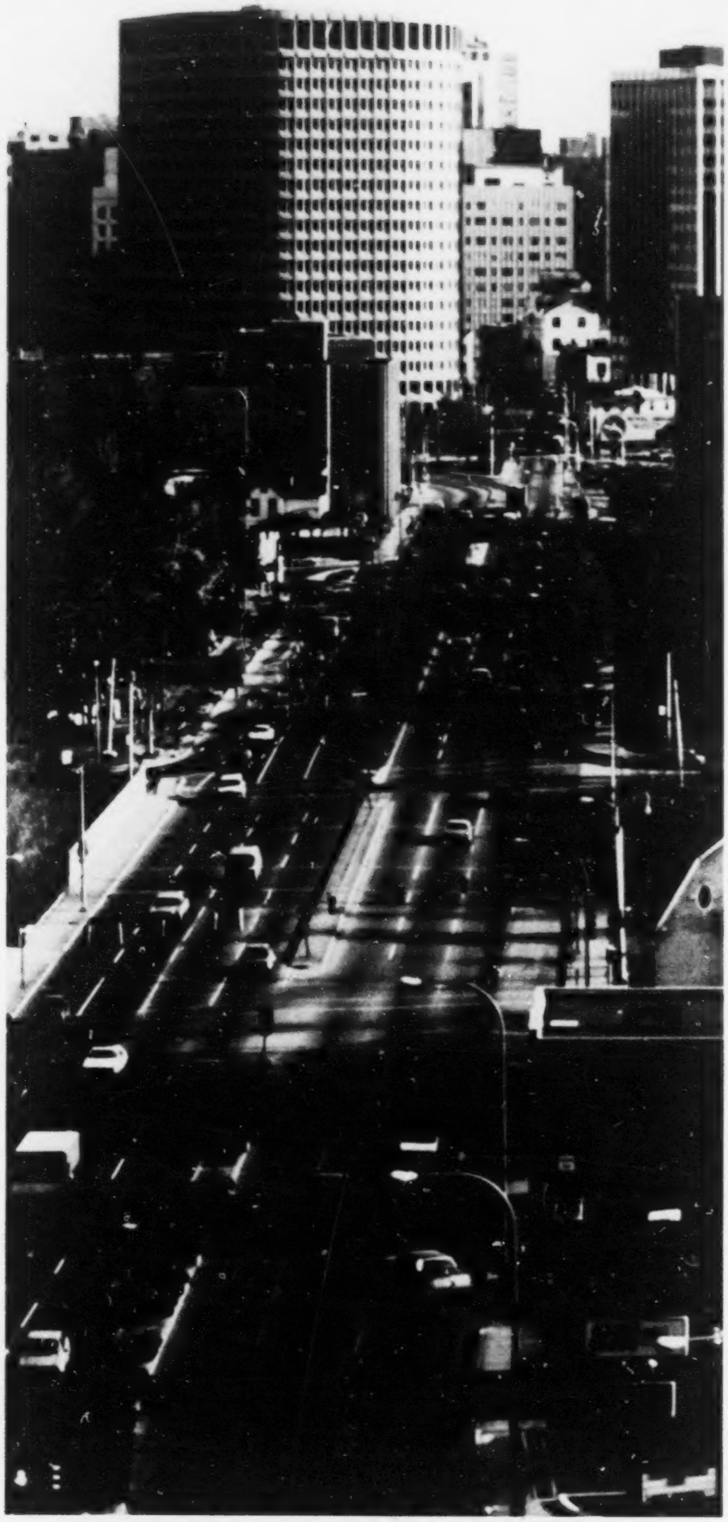
The State has seven institutes of higher education, three of which are State-supported, including the University of Delaware, a nondenominational land grant college with 19,000 students. Also State-supported are Delaware State College with 2,000 students and Delaware Technical and Community College with 6,000 students. There are also four private schools awarding post-secondary degrees.

The quality of Delaware's public education system is evidenced by the above average performance by Delaware students, at all grade levels, on the California Achievement Test.

Delaware's high quality of life is not accompanied by a high price tag. Cost of living comparisons conducted by Runzheimer and Company as well as several other studies conducted by recognized experts indicate many of the costs associated with living and doing business in Delaware are far below those experienced in the neighboring states.

Economic Overview

STATE OF DELAWARE



Delaware's economy has shown dramatic improvement in the past six years, partially in response to stable fiscal policies, careful debt management, conservative spending programs, and personal income tax reductions. To help strengthen the State's economy further, the State has created the Delaware Development Office. This section describes these programs and their importance for business expansion and the role of the Development Office in pursuing this objective.

Section Title	Page
Delaware's Economic Improvement in 1982	I-2
The State's Largest Employers Include	I-3
A Strong State Government Financial Position	I-4
Expenditures Growing Less Than Inflation	I-5
State Maintains A Healthy Reserve	I-6
Sources and Uses of State Funds	I-7
Excellent Debt Management	I-8
Role of the Delaware Development Office	I-10

DELAWARE'S ECONOMIC IMPROVEMENT IN 1982 :

Partly in response to major improvements in State government's finances, private businesses have responded by adding investment and employment. Last year:

- More than 100 firms committed investments totalling over $1,000,000,000 in the State.
- Delaware's index of leading indicators outpaced the comparable U. S. index for the second consecutive year.
- Per capita personal income is now 6% higher than the national average, ranking Delaware ninth in the country.
- Employment grew 2.2%, notwithstanding the nationwide recession which saw the national employment drop 1.6%.
- Unemployment rates were more than a full percentage point below the U. S. average. The Delaware unemployment rate was 8.5% compared with the U. S. rate of 9.7%.
- The number of firms incorporated in Delaware grew by 7%, to a total of 148,000, and now includes more than half of the "Fortune 500" companies.
- The State's usury ceilings were eliminated.
- Thirteen major financial institutions from Philadelphia, New York, and Baltimore are at various stages of locating new subsidiaries in Delaware.
- General Fund revenue advanced by 7.8%, and the forecasts of these revenues for the entire year were within two percentage points of the final total.

For additional information, we have included a recent discussion of the State's economy at the end of this section.

THE STATE'S LARGEST EMPLOYERS INCLUDE :

3M Business Products Sales, Incorporated - Retail sale of duplication and word processing products

American Life Insurance Company, Incorporated - Life insurance

American Stores Company - Supermarket chain

Beneficial Corporation - Holding company

Chrysler Corporation Assembly Plant - Automobile assembly

Delmarva Power and Light Company, Incorporated - Electric and gas

Diamond State Telephone Company - Telecommunications

E. I. du Pont de Nemours and Company, Incorporated - Corporate headquarters

General Foods Corporation - Prepared foods

General Motors Assembly Plant - Automobile assembly

Hercules, Incorporated - Corporate headquarters, plastic products

ICI Americas Inc. - Corporate headquarters, chemicals, dyes, pharmaceuticals

IU Transportation Services, Incorporated - Motor carrier

International Playtex, Incorporated - Latex gloves, personal products, textiles

Mercantile Stores Company, Incorporated - Department store chain

Phoenix Steel Corporation - Steel and alloy plates

RLC Corporation - Motor carrier

Sears, Roebuck & Co. - Retail chain

Star Building Service, Incorporated - Cleaning and maintenance services

Wilmington Medical Center, Incorporated - Hospital services

A STRONG STATE GOVERNMENT FINANCIAL POSITION :

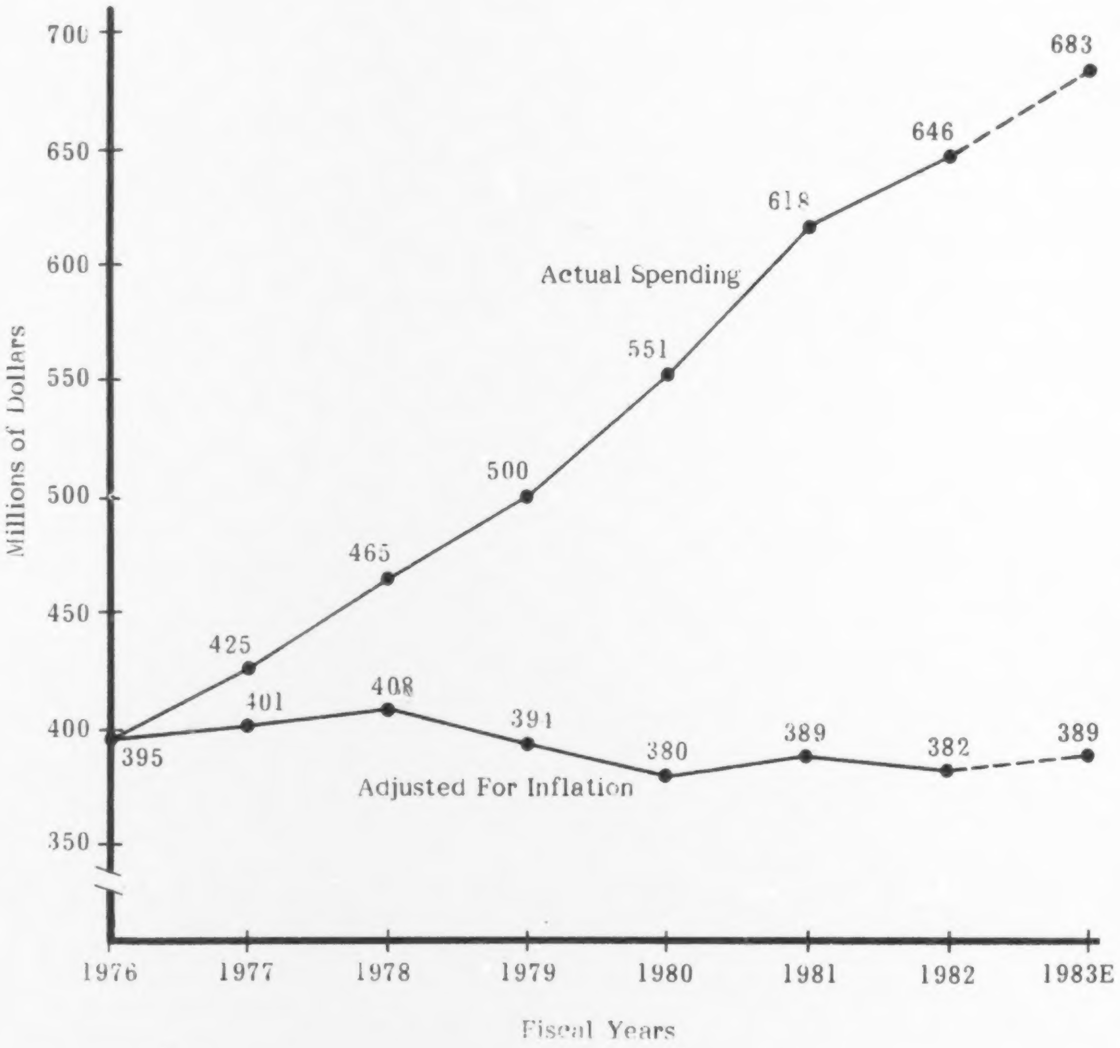
Moody's Investor Service has indicated that Delaware and Alaska were the only two states to improve their financial strength during the recent recession. The following illustrates the progress that Delaware has made in the past few years toward economic health and the improved financial stability evident in the State:

- Adoption of constitutional limits on appropriations which, in turn, have restricted the growth of State expenditures to less than the rate of inflation. See illustrative graph on the next page.
- Realization of cash surpluses in the operating budget for the last five consecutive years.
- Establishment and full funding of a Budgetary Reserve Fund to insure against unexpected revenue losses.
- Adoption of a constitutional amendment requiring a 3/5 majority in both Houses of the General Assembly to increase existing State taxes or enact new taxes.
- Reduction in State personal income taxes by 9%.
- A decrease of long-term debt obligations relative to the size of the budget.
- Five upgradings of the State's bond ratings by Moody's Investor Service and Standard and Poor's Corporation. Moody's current rating is Aa and Standard and Poor's current rating is AA.
- Sale of the State-owned Farmers Bank to Girard Bank of Philadelphia.
- Financing the State pension fund under actuarily sound accounting procedures.

EXPENDITURES GROWING LESS THAN INFLATION :

State spending, after adjusting for inflation, has actually declined in the past six years.

State Government Expenditures



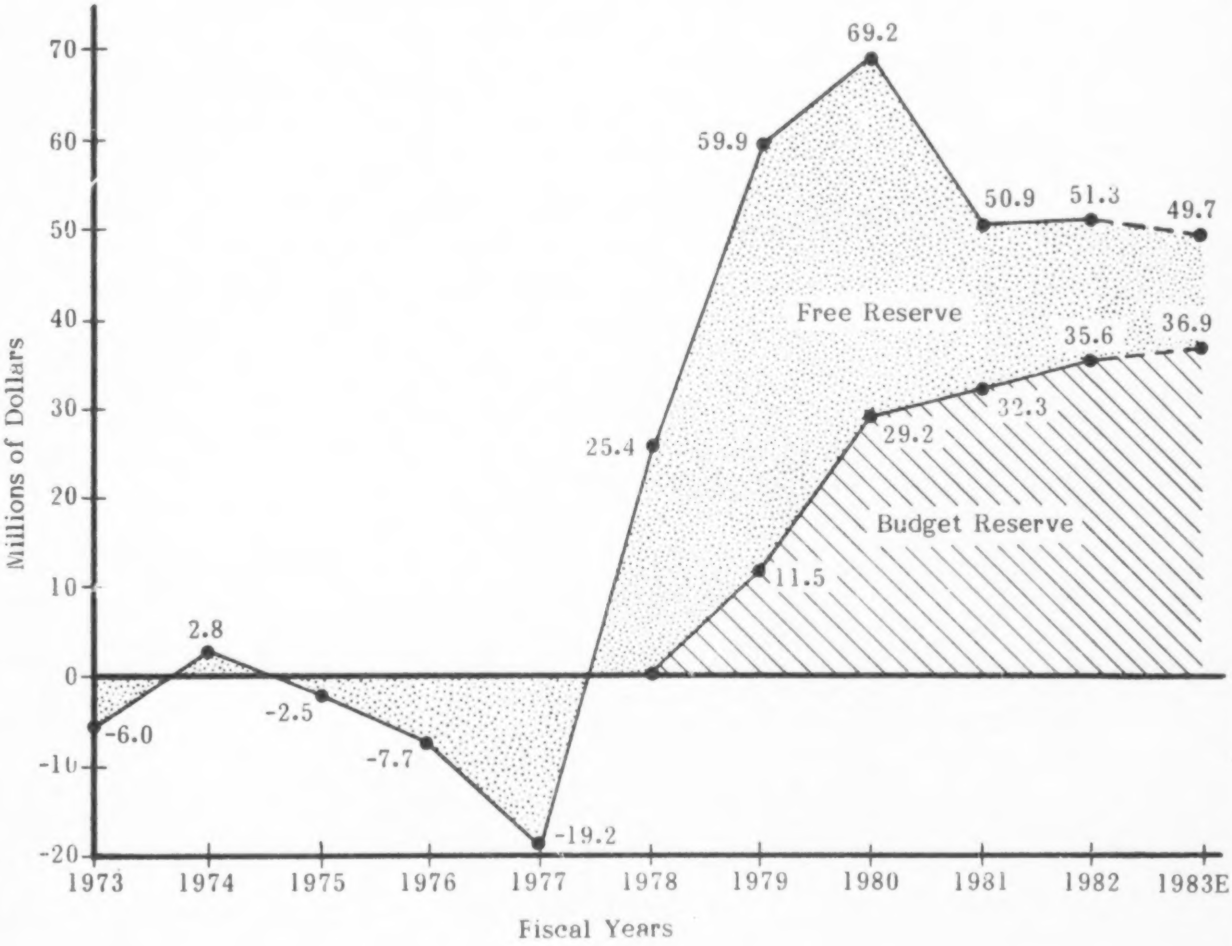
Source: Delaware Office of the Budget, 2/83

BEST AVAILABLE COPY

STATE MAINTAINS A HEALTHY RESERVE :

Not only has the State maintained controls on expenditures, but Delaware's spending limit now automatically guarantees a continuing surplus. Delaware's surplus at 8% of the budget at the end of Fiscal Year 1982 was five times that of the average state. Delaware's constitution requires the maintaining of a budgetary reserve fund equal to 5% of State expenditures. Access to this fund is possible only when there are unexpected revenue shortfalls or if there is a reduction in taxes receipts.

Cumulative Cash Balance



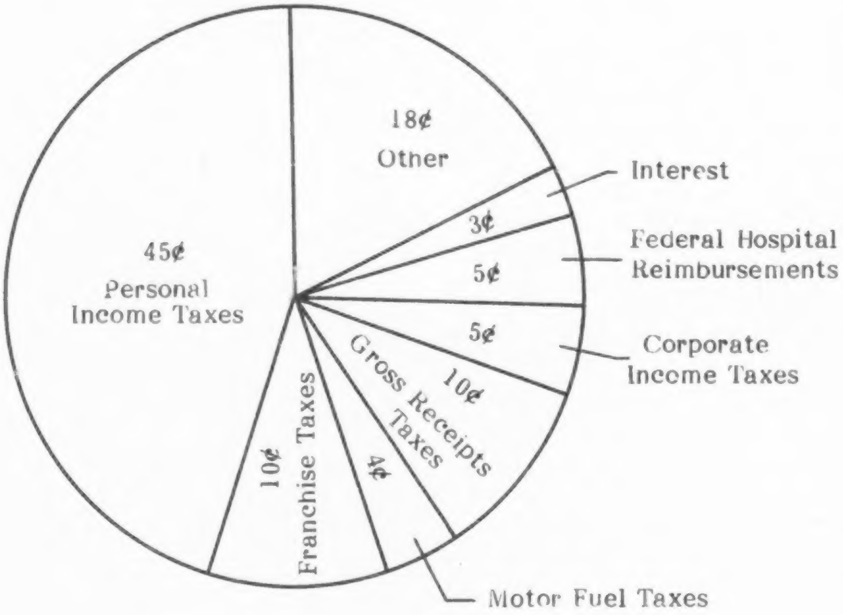
Source: Delaware Office of the Budget, 2/83

The cumulative cash balance shown above consists of the Budget Reserve, or "Rainy Day Fund" built-up from prior years, and the Excess Reserve. The Excess or "Free" Reserve Fund must be used first to cover prior years' commitments and then may be used to pay for nonrecurring expenditures. In recent years, selected road improvements, capital equipment purchases, and prefunding for pension increases have been financed from these excess reserves.

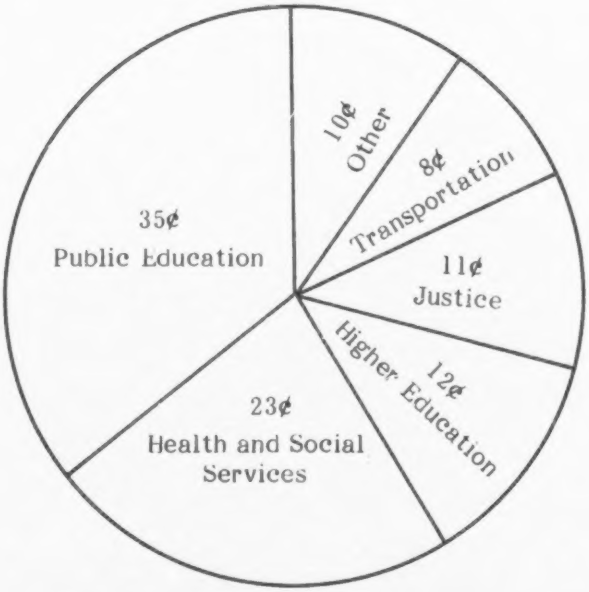
SOURCES AND USES OF STATE FUNDS :

FISCAL YEAR 1983 BUDGET DOLLAR

Sources



Uses



Source: Delaware Office of the Budget, 1983.

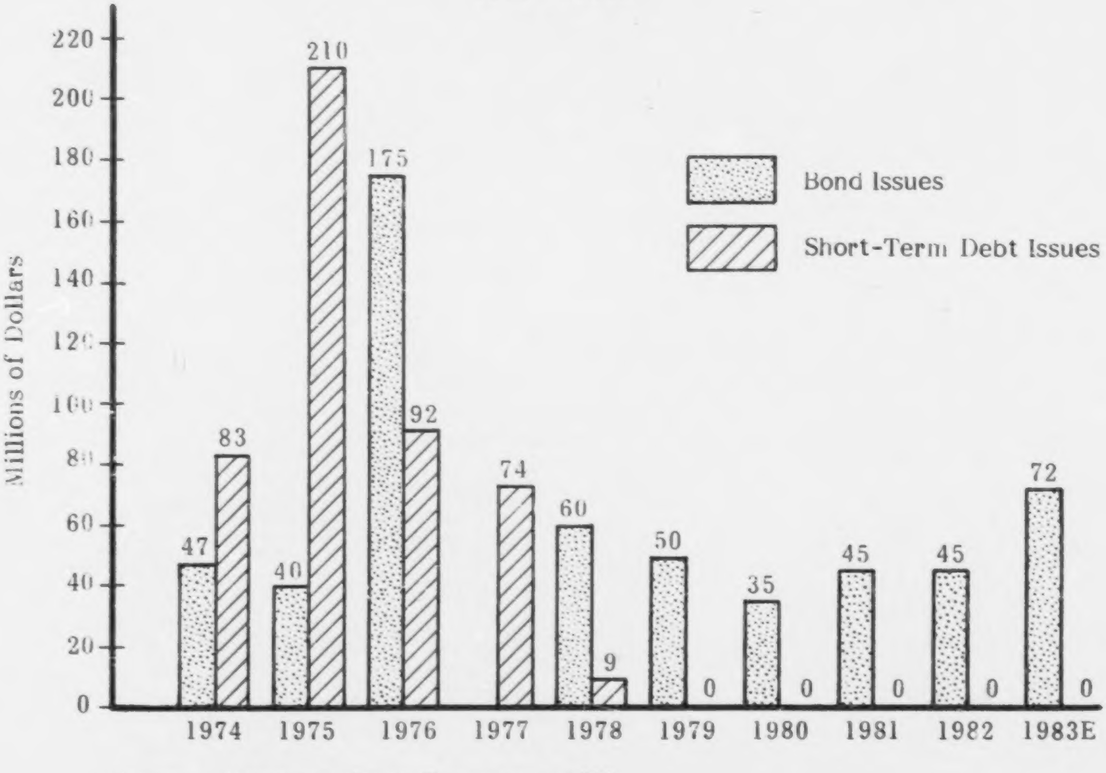
EXCELLENT DEBT MANAGEMENT :

The State's debt management program, begun in 1977 limits new bond authorizations and eliminates all short-term borrowings. State law now restricts new general obligation debt authorizations to 75% of principal retirement in the prior fiscal year. New authorizations averaged $67.3 million annually from 1973 to 1976. For 1977 through 1983, new authorizations averaged $33.7 million annually. In 1975, the State sold a peak of $140 million in short-term notes. Since 1978, there has not been any short-term general obligation debt.

To make this program work, capital expenditure budgets have been carefully monitored, debt sales have been regularized, and the term of the bonds has been more closely matched to the life of the projects being funded. Because of this program, Moody's Investor Service has raised the State's rating three times, now Aa; and Standard and Poor's has done the same, now rating Delaware General Obligation paper AA. The State normally sells debt in the competitive market, and at the last sale received an interest rate savings of .44% when compared to the comparable Bond Buyer Index.

State Borrowings

1974 - 1983E

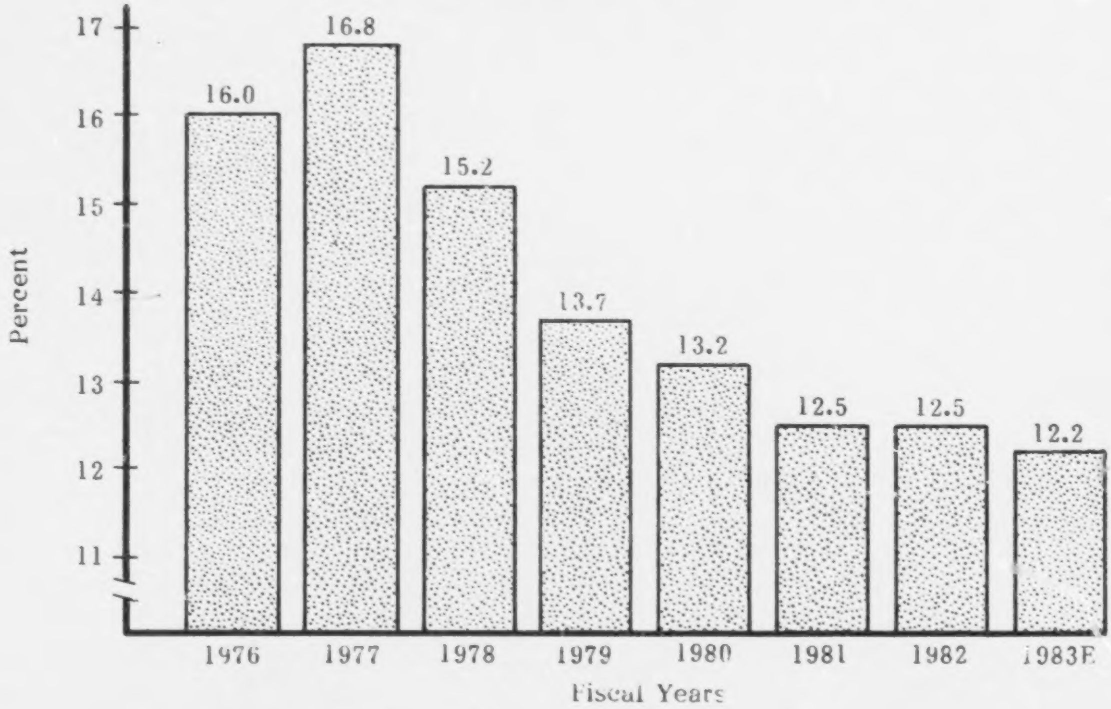


Source: Delaware State Treasurer, 2/83

EXCELLENT DEBT MANAGEMENT (continued) :

The resulting improvements in debt ratios have been dramatic. Debt per capita was $930 in 1976, and has fallen to $881 in 1982. Debt per capita as a percent of per capita income has fallen from 13.1% in 1976 to 7.8% in 1981. Debt as a percent of the full value of real estate has decreased from 11.0% in 1976 to 8.5% in 1981 and debt service as a percent of General Fund receipts has fallen from 16.8% in 1977 to 12.2% in 1983.

Debt Service As A Percent Of
General Fund Receipts



Source: Delaware Office of the Budget, 2/83

ROLE OF THE DELAWARE DEVELOPMENT OFFICE :

The Office is headed by a Director who reports to the Governor and has cabinet status. It was established in 1981 specifically to encourage the expansion of existing industry and to attract new business and tourism to the State.

The Office has professional specialists in:

- Business Development - Maintaining contact with existing industry to encourage growth and expansion, and providing economic information to new industrial prospects. Business development representatives can quickly supply industrial prospects with specifics on the State's tax climate; industrial sites; financing programs; transportation; and utility, housing, and market data.

- Business Finance - Offering several special financing programs to assist businesses which will add to Delaware's employment base. Financing representatives can assist businesses in processing finance applications efficiently and entire financings can be closed within ten weeks when the borrowers' needs are not unusual.

- Small Business Development - Helping small businesses to obtain financing, providing assistance to firms experiencing regulatory problems with governmental agencies, and recommending improvements in State programs that effect small businesses.

- Data and Information - Collecting, analyzing, and distributing statistical data on the State's economy. The research results generated by this section have a significant impact on the formulation of the State's economic development strategy.

- Employment and Training - Providing employment and training services to new and expanding businesses, and working closely with individual employers to determine their labor needs. A qualified work force can be assembled and specific job training programs designed to meet business start-up, on-going, or re-training needs.

- Delaware State Travel Service - Conducting a program emphasizing cultural and recreational attractions in the State. The Travel Service prepares and distributes literature and provides visitor information services.

WASHINGTON

Taxes

STATE OF DELAWARE

Delaware has recently reduced its personal income taxes at all income levels. The State has never had a general sales tax or an inventory tax. There are no State real property taxes, and the local real property taxes are very low. The total State and local tax burden in Delaware is competitive with most other states.

Section Title	Page
Tax Advantages in Delaware	II-2
Taxes Applying to Business	II-3
Tax Incentives	II-10
Total Business Tax Liability	II-12
Personal Taxes Have Been Lowered	II-13
Low Property Taxes	II-14
Tax Comparisons by Income Level	II-15

TAX ADVANTAGES IN DELAWARE :

The State of Delaware has adopted a clear, bi-partisan policy to attract new business and encourage the expansion of existing operations. Key tax features which now make Delaware more competitive include:

- A constitutional requirement that any increase in existing State taxes, or new State taxes, be adopted by a super-majority vote (3/5) in the State Legislature.
- A constitutional limit on State appropriations which works to relieve pressure on the tax structure and to build surpluses for potential tax reductions.
- No State or local general sales taxes.
- A reduction of the bank franchise tax to 2.7% for all bank net income over $30 million.
- An improved structure for unemployment compensation taxation that includes imputed experience ratings for new employers.
- Tax credits on corporate income and reduction of gross receipts taxes for new and expanded businesses.
- Property tax relief for new construction and improvements of existing property.
- Real property taxes which are among the lowest in the country.
- No personal property or inventory taxes.
- The exemption of certain investment and holding companies from corporate income taxation.
- No fixtures tax.
- The adherance of the State tax structure to the federal definition of corporate net income so that companies may take full advantage of the federal tax law change allowing more rapid depreciation of newly purchased assets.

TAXES APPLYING TO BUSINESS :

Businesses should note that Delaware has no tax on inventories and no tax on process machinery or equipment. Businesses and individuals alike will be pleased to find no sales tax, no personal property tax, and no State-level real property tax in Delaware.

Corporate Income Tax

The tax rate is 8.7% on net income. Taxes are not paid on interest from United States or State of Delaware obligations or subdivisions of either, nor on gains from the sale of United States or Delaware securities. Taxes are not paid on dividends of foreign corporations which qualify for, and claim, foreign tax credit on federal returns. Investment and holding companies maintaining and managing intangible investments and collecting and distributing income from such investments or from tangible property outside Delaware are exempt from State corporate income tax.

Income from securities, rents and royalties, patent and copyright royalties, and gains and losses from the disposition of real property is allocated directly to the states where the property is physically located or where the transaction took place, reduced by applicable expenses.

For those businesses which operate interstate, unallocated corporate income is based on an equally weighted three-factor formula that averages the ratios of (1) Delaware property to total property, (2) Delaware wages to total wages, and (3) Delaware gross receipts to total gross receipts. The apportionment formula is applied to a company's entire taxable income, excluding allocated income. To account for reduced earnings during start-up, a firm may choose to account separately for the start-up operation's tax liability and switch later to the allocation method for computing corporate income tax.

Partnerships and sole proprietorships are not subject to State income taxes. Individuals carrying on business as partners or sole proprietors are liable for personal income taxes imposed by the State only on their proportionate share of partnership or proprietor income. The business may be subject to occupational and/or business license fees as well as a gross receipts tax.

TAXES APPLYING TO BUSINESS (continued):

Bank Franchise Tax

The rate of tax on the net income of banks, trust companies, and national banks is 8.7% of net income not in excess of $20,000,000; 6.7% of net income in excess of $20,000,000 but not in excess of $25,000,000; 4.7% of net income in excess of $25,000,000 but not in excess of $30,000,000; 2.7% of net income in excess of $30,000,000. Net income, for State tax purposes, equals net income reported on line nine of the FDIC Consolidated Report of Income. This income definition allows a 100% deduction for federal income taxes paid.

Corporation Franchise Tax

A domestic corporation may be established under the General Corporation Law of Delaware by filing the proper documents with the Secretary of State. The initial cost is based on a company's authorized capital stock, either (A) par value stock or (B) no par value stock, as follows:

A.	Par Value Stock	
	Up to $2,000,000	$.10 per $1,000
	Over $2,000,000 to $20,000,000	$.05 per 1,000
	Over $20,000,000	$.02 per 1,000
B.	No Par Value Stock	
	Up to 20,000 shares	$.0050 per share
	Over 20,000 shares to 2,000,000 shares	$.0025 per share
	Over 2,000,000 shares	$.0020 per share

Once a corporation has established Delaware as its legal home, the annual franchise tax includes:

A.	Annual Report Filing Fee	$10.00
B.	Tax (lesser amount computed by (1) or (2) below):	
1.	Authorized shares - par or no par:	
	1,000 shares or less	$20.00 per year
	1,001 shares to 3,000 shares	24.20 per year
	3,001 shares to 5,000 shares	30.25 per year
	5,001 shares to 10,000 shares	60.50 per year
	Each additional 10,000 shares or part thereof	30.25 per year

2. Assumed par value capital (for stock having a par value under $100, divide total gross assets by number of issued shares to determine assets per share):
   - a. Multiply assets per share by number of authorized shares whose par value is less than assets per share.
   - b. Multiply number of authorized shares with a par value greater than assets per share by their respective par values.

   Add (a) and (b) above to determine assumed par value capital. The rate of tax is $121 per $1,000,000 of assumed par value capital.

Whether the franchise tax is computed according to (1) or (2) above, the minimum tax is $20 per year, and the maximum tax is $110,000 per year.

TAXES APPLYING TO BUSINESS (continued) :

License Fees and Taxes

Most occupations and businesses require the purchase of a license in order to operate legally in Delaware. Although license fees are minimal, several types of businesses, including those listed below, are required to pay a gross receipts tax in addition to the business license fees. Gross receipts tax information for types of businesses other than those listed below may be obtained from the Delaware Development Office.

- Manufacturers - $50 annual fee for each place of business, plus a tax of 0.4% on the gross receipts for all goods manufactured in Delaware, regardless of the location of sale.

- Wholesalers - $50 annual fee for each place of business, plus a tax of 0.4% on the gross receipts of all goods sold within Delaware.

- Retailers - $50 annual fee, plus $10 for each separate branch or additional business location. Each retailer pays an additional tax of 0.75% on the aggregate receipts in excess of $10,000 per month.

- Restaurants - $50 annual fee, plus $10 for each separate branch or location, plus an additional fee of 0.65% on aggregate receipts in excess of $5,000 per month.

- Food Processors - $50 annual fee for each place of business, plus a tax of 0.2% on gross receipts.

Miscellaneous Taxes and Fees

1. Motor fuels - $.11 per gallon.
2. Realty Transfer Tax - 2% of the gross sale price (1% by buyer and 1% by seller).
3. Lease/Use Tax - 2% annually on equipment rentals, including automobiles, payable by the lessee.
4. Property Rental Tax - 0.4% on gross rentals of commercial property.
5. Public Utilities Tax - 5% excise on nonresidential consumption for:
    a. Electricity used for any heat, light, or power.
    b. Natural gas piped from a distribution center to the user.
    c. Intrastate telephone and telegraph communication services.
    d. Cable television communication services.
6. Motor Vehicle Registration Fee
    a. Passenger cars, station wagons - $20 flat rate annually.
    b. Commercial trucks, trailers, semi-trailers, and recreation vehicles - $20 annually for gross weight of 5,000 pounds or less, plus $2.60 for each additional 500 pounds, and $20 per trailer up to three semi-trailers.
7. Motor Vehicle Document Fee (payable at time certificate of title is issued) - 2% of net purchase price - minimum fee, $8.

TAXES APPLYING TO BUSINESS (continued):

Real Property Taxes

County and municipal governments, and school districts are financed in part through real property tax receipts. Real estate is subject to county property taxes, school district property taxes, vocational school district taxes, and if located within an incorporated area, municipal property taxes. There is no State-level tax on real or personal property. The total property tax burden depends on the tax rate, the property assessment, and the assessment ratio. These variables differ by geographic location in Delaware, ranging from $1.02/$100 of assessed value in rural Sussex County to $4.84/$100 of assessed value within the City of Wilmington. A chart follows which shows the total real property tax burden on selected locations for three representative business properties. The Delaware Development Office can provide property tax information for all geographic areas within the State.

Property Tax Per Square Foot
1983

Location and School District	Industrial Property 30,000 Square Feet $229,400 Assessed Value	Industrial Property 231,306 Square Feet $504,748 Assessed Value	Commercial Property 23,000 Square Feet $74,300 Assessed Value
New Castle County - Unincorporated, Brandywine	$.226	$.064	$.096
City of Wilmington, Red Clay	.368	.105	.155
Kent County - Unincorporated, Milford	.116	.033	.049
City of Dover, Capital	.234	.068	.099
Sussex County - Unincorporated, Cape Henlopen	.095	.027	.040
City of Seaford, Seaford	.225	.064	.095
Baltimore, Maryland	.473	.135	.200
Newark, New Jersey	.774	.221	.327
New York, New York	.711	.203	.300
Philadelphia, Pennsylvania	.549	.157	.232

Source: Tax Assessor's Office from relevant jurisdictions.

TAXES APPLYING TO BUSINESS (continued):

Examples of Effective Real Property Tax Rates in Delaware

Place	Rate/$100 Assessment	Effective Tax Rate/$100 Market Value
Dover, Capital School District Kent County	$3.060	$0.404
Houston, Milford School District Kent County	1.815	0.240
Frederica, Lake Forest School District Kent County	2.195	0.386
Wilmington, Christina School District New Castle County	4.844	1.356
Elsmere, Red Clay School District New Castle County	3.961	1.109
Bellefonte, Brandywine School District New Castle County	3.309	0.927
Henlopen Acres, Cape Henlopen School District Sussex County	1.855	0.278
South Bethany, Indian River School District Sussex County	1.665	0.250
Greenwood, Woodbridge School District Sussex County	1.598	0.240

Low Real Estate Tax Burdens

Delaware homeowner's property tax burden is considerably less than those of the surrounding area as well as the national average. This is due in part to the more affordable housing available in Delaware. Runzheimer and Company, Incorporated estimated that the typical $25,000 income family's housing costs, for housing with similar characteristics, would be less expensive in Delaware than in the neighboring states, as illustrated below. The tax burden is also heavily influenced by Delaware's low tax rates. For example, property taxes in Dover are less than half the national average, while the Wilmington tax burden is only 62% of the national average.

Real Estate Tax Burden Comparison 1982
($25,000 Family Income)

		Annual Real Estate Taxes		
	Home Market Value	Tax	Percent of Market Value	Index
Dover, Delaware	$53,400	$ 363	.67	44.6
Wilmington, Delaware	48,300	452	.93	62.0
Baltimore, Maryland	69,800	949	1.35	90.0
Washington, DC	83,700	1,226	1.46	97.3
Standard City, U.S.A.	64,100	962	1.50	100.0
Philadelphia, Pennsylvania	63,100	1,108	1.75	116.6
New York, New York	81,100	1,644	2.00	134.6

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, December 1982.

TAXES APPLYING TO BUSINESS (continued):

Delaware uses the same property tax rate structure for both commercial and residential property. As a result, businesses can expect the same favorable property tax burden in Delaware as homeowners enjoy.

Withholding of Employee's Income Taxes

Every employer is required to deduct and withhold income taxes from wages and other remuneration paid to employees. The State Division of Revenue is responsible for approving employers' plans to insure that total withholdings will approximate each employee's estimated tax liability. Withholdings are deducted from each payroll and submitted to the State Division of Revenue.

Unemployment Compensation

Unemployment insurance taxes are currently limited to wages of $7,200 paid to any individual employee during a calendar year. The taxable wage-base is established by the State's Secretary of Labor and may be increased annually in an amount equivalent to the estimated savings to employers from reductions in credits under the Federal Unemployment Tax Act, until the State's borrowings from the Federal Government for unemployment compensation purposes are repaid. The State imposes unemployment compensation tax rates on new and established employers according to the following procedures:

- New employers are assigned a standard rate which is equivalent to the average industry classification rate in the employer's SIC category. These standard rates are established by December 31 of the preceeding year by the State's Secretary of Labor. In all other cases, and in cases where no Delaware employer exists in a particular SIC category, the standard rate is 2.7% of the taxable wage base. Examples of the standard tax rates to be assigned new employers in 1983 are:

Industry (SIC Codes)	Standard Rates (Percent of Taxable Wage Base)
Banking (60)	2.0
Insurance (63)	2.0
Chemicals and Allied Products (28)	2.2
Communications (48)	2.2
Printing, Publishing, and Allied Products (27)	3.1
Paper and Allied Products (26)	5.0
Electrical and Electronic Machinery, Equipment, and Supplies (36)	7.8

Source: Delaware Department of Labor, "Average Industry Tax Rates for 1983."

TAXES APPLYING TO BUSINESS (continued) :

- Established employers are assigned earned rates, which are based on the employer's and the State's unemployment experience, and range from a minimum of 0.1% to a maximum of 7.0% of the taxable wage base. These rates are established after three consecutive years of operation.

- All employers are currently assessed a supplemental rate of 1.5% which is added to their assigned tax rates and will be eliminated when the State has repaid its borrowing from the Federal Government.

Workers' Compensation

In Delaware, the Workers' Compensation Law is administered by a five-member Industrial Accident Board. This law provides for sure, prompt, and reasonable income and medical benefits to work accident victims, or income benefits to their dependents by mutual agreement or Board decision. The law also serves to relieve employers of liability from common lawsuits involving negligence.

All employers must provide Workers' Compensation coverage for their employees through an outside insurer or, with the approval of the Industrial Accident Board, through self-insurance. Rates are established by the Delaware Compensation Rating Bureau, with final approval required from the State Insurance Commissioner.

Examples of the rates for outside insurers which apply to a sample of risk classes are given below. A company with employees in more than one risk class must pay the assessed rate on each class of employee. Rates for other classes are available from the Delaware Development Office.

Risk Class	Rate (Per $100 of Payroll)	Minimum Annual Premium (Per Risk Class)
Clerical	$ 0.27	$ 90
Instrument Manufacturer	1.26	145
Drug and Medicine Manufacturer	1.95	180
Machine Shop	3.01	240
Oil Distribution - Wholesale	4.16	305
Hardware Manufacture	5.06	355
Masonry	6.20	415
Sheet Metal Work (Shop)	8.73	555
Steel Fabrication	14.50	875

Source: Delaware Manual of Rules, Classifications and Rates for Worker's Compensation and for Employer's Liability Insurance, Delaware Compensation Rating Bureau, March 1983.

If an employer elects to self-insure, the State taxes the employer 4% of the premium that would have been paid to an outside insurance firm.

TAX INCENTIVES :

Corporate Income Tax Credits

The State offers corporate income tax credits to certain new or expanding businesses which (a) employ 25 or more new employees or (b) invest at least $1,000,000 in a new or expanded facility. These credits apply to "revenue producing enterprises", defined by State law to include manufacturers, fabricators, wholesalers, distributors, and research and development laboratories. The program provides credits of $75 for each new regular employee and $185 for each $100,000 invested in a new business facility.

The credits earned under this program may not exceed 50% of a company's total tax bill each year during the ten-year period. For example, a new or expanded business employing 100 new workers and expending $1,000,000 in capital investment would earn a tax credit of $9,350 each year (100 jobs x $75 = $7,500 plus $185 per $100,000 of capital expenditures = $1,850). The total tax credit for the ten-year period would be $93,500. Credits in excess of the 50% limit may not be carried forward.

Gross Receipts Tax Reductions

Qualifying manufacturers and wholesalers which employ 25 or more new employees or invest at least $1,000,000 in a new or expanded facility may also reduce their gross receipts taxes by the following percentages over a ten-year period.

Years From Start-Up	Reduction In Gross Receipts Tax
1	90%
2	80%
3	70%
4	60%
5	50%
6	40%
7	30%
8	20%
9	10%
10	5%
Over 10	0%

TAX INCENTIVES (continued):

Property Tax Reductions

New Commercial or Industrial Construction - City of Wilmington

Both Wilmington and New Castle County grant property tax reductions for qualifying new construction within the City. These tax reductions apply only to the portion of the increased assessment attributed to new construction. No tax reduction is granted on land assessments. The City allows a 100% credit on the increased assessment for five years and extends this provision to ten years in a specified area known as Christina Gateway.

New Castle County exempts qualified construction or improvements within the City of Wilmington from county taxes at a rate of 100% for the first year, decreasing by 10% a year until the full tax rate is attained. The tax reduction applies only to new construction or improvements. No tax reduction is granted on land assessments.

Property Improvements - City of Wilmington

The City of Wilmington offers a 100% reduction in property taxes for five years on increased assessments which are attributable to qualified improvements on existing buildings. In the Christina Gateway Area, Wilmington extends the life of this provision to ten years.

New Industrial, Manufacturing or Warehousing Construction - City of Newark

Newark partially exempts, for ten years, all new industrial, manufacturing and warehousing enterprises from real estate taxes levied on the increase in assessed valuation of the property attributable to the new construction. The exemption begins at 100% for the first year and decreases 10% annually through the ten-year period.

TOTAL BUSINESS TAX LIABILITY :

We believe that Delaware's total business taxes compare very favorably with many other states. At your request, the Delaware Development Office will work with you to estimate your Delaware tax liability. Your request should be accompanied by a set of pro forma assumptions to be used in formulating the estimated tax burden. Your assumptions should include the following:

	Initial Year	_ Years Later
Federal taxable income		
Total company sales		
Sales at new or expanded site		
Total company payroll, including salaried		
Payroll at new/expanded site, including salaried		
Total company property value		
(excluding inventory)		
(inventory at cost)		
Property value at new/expanded site (excluding inventory)		
A. Land		
B. Building		
C. Equipment		
1. Manufacturing		
2. Non-manufacturing		
3. Pollution Control		
4. Furniture and Fixtures		
D. Inventory (at Cost)		
1. Raw Material		
2. In-Process		
3. Finished		
Percent of Interstate Sales		
Employment at new/expanded site		
Skills / Workers' Compensation Code		

PERSONAL TAXES HAVE BEEN LOWERED :

Personal Income Taxes

State personal income taxes for residents are assessed on Delaware taxable income. Delaware taxable income equals Delaware adjusted gross income minus personal exemptions, deductions for federal income taxes paid, and standard or itemized deductions. Delaware adjusted gross income is derived by adding to the federal adjusted gross income any receipts from the securities of states or political subdivisions other than Delaware and its political subdivisions. Income from obligations of the United States, disability and/or elderly credits, and pensions up to $2,000 is then deducted from the federal adjusted gross income. Nonresidents are taxed on the portion of income derived from sources within Delaware. The current State tax rate schedule is graduated, and includes an 8.8% average reduction of personal tax rates effective in 1980.

Taxable Income In Excess Of	Tax Liability		
$ 6,000	$ 220 +	7.2% of income over	$ 6,000
8,000	364 +	8.0% of income over	8,000
10,000	524 +	8.2% of income over	10,000
15,000	934 +	8.4% of income over	15,000
20,000	1,354 +	8.8% of income over	20,000
25,000	1,794 +	9.4% of income over	25,000
35,000	2,264 +	11.0% of income over	35,000
40,000	3,364 +	12.2% of income over	40,000
50,000	4,584 +	13.5% of income over	50,000

Effective average tax rates for Delaware citizens are significantly lower than the nominal rates and are illustrated below:

1980 Effective Tax Rate
(Family of Four)

Adjusted Gross Income Level	Rate
$10,000	2.4%
17,500	2.9
25,000	4.4
50,000	6.5

Source: Advisory Commission on Intergovernmental Relations, Significant Features of Fiscal Federalism, December 1981.

PERSONAL TAXES WERE LOWERED RECENTLY (continued) :

General Sales Tax

Delaware does not impose a general sales tax.

Miscellaneous Personal Taxes

Cigarettes	$0.14 per pack
Beer	2.00 per barrel
Wine	0.40 per gallon
Liquor	1.50 per gallon - 50 proof or less 2.25 per gallon - more than 50 proof
Public Accommodations	6% of the room charge

LOW PROPERTY TAXES :

Delaware's property taxes are among the lowest in the nation. The following table describes average effective tax rates for existing single-family homes with FHA-insured mortgages as a percentage of market value. The data compiled below indicates that owners of a Delaware property with a market value of $100,000 would pay a rate of .79%, or $790.

	1981	1980	1977	1975	1971
DELAWARE	.79%	0.85%	0.88%	0.92%	1.26%
Maryland	1.25	1.61	1.69	2.01	2.24
New Jersey	2.53	2.60	3.31	3.15	3.01
New York	2.75	2.75	2.89	2.56	2.72
Pennsylvania	1.50	1.57	1.85	1.71	2.16
U. S. average	1.26	1.28	1.67	1.89	1.98

Source: Advisory Commission on Intergovernmental Relations, Significant Features of Fiscal Federalism, December 1981 and unpublished data.

Pages II-6 and II-7 of this section describe in further detail the real property taxes imposed by the various levels of government within Delaware.

TAX COMPARISONS BY INCOME LEVEL :

Family Tax Burdens

A December 1982 study by Stephen E. Lile, Professor of Economics at the University of Western Kentucky, compared family tax burdens in Wilmington and Dover, Delaware, to the burdens in several other large cities in our region. His work assumed a hypothetical family of four which owned a home, had a single income earner, and derived all of its income from wages and salaries.

Total Family Tax Burden by Adjusted Gross Income

	$15,000	$25,000	$50,000	$75,000
Wilmington, DELAWARE	$1,085	$2,136	$4,929	$ 8,464
Dover, DELAWARE	750	1,580	3,970	7,075
Baltimore, Maryland	1,708	2,837	5,376	7,950
Cleveland, Ohio	1,330	2,112	4,012	6,037
New York, New York	1,553	3,007	6,910	10,836
Philadelphia, Pennsylvania	2,133	3,187	5,608	8,101
Washington, DC	1,090	2,097	4,914	7,820

Total state and local tax burdens in Delaware are relatively light at low incomes, average at approximately the $50,000 income level, and higher at $75,000 of adjusted gross income. At all income levels, Delaware's property taxes are relatively low, and State income taxes are relatively high. The State does not have a sales tax.

Details of Family Tax Burden for a $50,000 AGI Family*

	Individual Income State/Local		General Sales State/Local		Total Residential Property**	Tax Burden
Wilmington, DE.	$3,250	$ 500	$ 0	$ 0	$1,179	$4,929
Dover, DE	3,250	0	0	0	720	3,970
Baltimore, Md.	1,900	950	375	0	2,151	5,376
Cleveland, Ohio	1,150	1,000	334	124	1,404	4,012
New York, N.Y.	3,275	1,283	358	383	1,611	6,910
Philadelphia, Pa.	1,100	2,150	327	0	2,025	5,608
Washington, DC	3,500	0	424	0	990	4,914

---

* Similar detail for other income levels is available from the Delaware Development Office.

** Assumes a $90,000 house.

Financing

STATE OF DELAWARE

The Delaware Development Office, through its financing subsidiary The Delaware Economic Development Authority, offers comprehensive assistance in loan "packaging" by utilizing existing State and federal programs. The Authority is skilled in generating financing options for the State's business community in conjunction with private financial institutions. By customizing a loan package for your firm, professional staff is able to match development needs with available financial resources.

Section Title	Page
Industrial Revenue Bond Financing	III-2
Firms Recently Assisted by the Delaware Economic Development Authority	III-3
Prompt Bond Financing	III-4
Delaware Development Corporation Lending	III-5
Small Business Administration Assistance	III-5
Urban Development and Farmers Home Administration	III-6
Financing Programs Summarized	III-7
Local Governments Complement the Financing Efforts of the Delaware Development Office	III-8
Bank Assets of $6.6 Billion in 1982	III-9
Expanding Financial Resources	III-10

INDUSTRIAL REVENUE BOND FINANCING :

The Delaware Economic Development Authority provides financial assistance to new or expanding businesses through the issuance of industrial revenue bonds. The interest earned on these bonds is exempt from federal income tax and is tax-exempt to investors who are Delaware residents. As a result, firms can obtain long-term financing at relatively low interest rates.

Bond proceeds can be used to finance land, buildings, and equipment. Projects eligible for financing with industrial revenue bonds are classified in four categories:

1. Industrial - Projects involved in manufacturing and distribution or related activities. No minimum required.
2. Commercial - Projects involved in wholesale, retail, or other mercantile activities. This category includes but is not limited to hotels, shopping centers, office buildings, and medical facilities. To be eligible, commercial projects require a capital expenditure of at least $50,000.
3. Agricultural - Projects engaged in raising, preparing, or marketing crops, timber, nursery stock, livestock, or any related products. To be eligible, agricultural projects require a capital expenditure of at least $50,000.
4. Pollution Control - Projects which will control, abate, or prevent land, water, air, or general environmental pollution. No minimum required.

Industrial development revenue bond financing is limited to a maximum of $10 million for each industrial, commercial, or agricultural project within a single political jurisdiction. However, there is no maximum for pollution control projects.

Those firms interested in tax-exempt financing should contact the Delaware Development Office. The Authority provides assistance in packaging project financing, approves the tax-exempt status of the project, and assists in obtaining placement for the bonds.

FIRMS RECENTLY ASSISTED BY THE DELAWARE ECONOMIC DEVELOPMENT AUTHORITY:

Allied Chemical Corporation - Industrial chemicals

Atlantic Aviation Corporation - Aircraft sales and service

Baltimore Aircoil Company, Inc. - Fabricated plate works

The Boeing Vertol Company - Helicopter flight test facility

Container Corporation of America - Industrial tanks and drums

Country Pride Foods Limited - Poultry processing

Crown Zellerback Corporation - Food packaging materials

Dentsply International, Inc. - Products for dentists and optometrists

Diamond Shamrock Corporation - Chlorine, caustic soda, hydrogen, PVC resins

First Maryland Bancorp - Consumer credit

Forbes Steel and Wire Corporation - Wire products

General Foods Corporation - Food Products

Handy & Harman - Precious metal products

ICI Americas Inc. - Pharmaceutical chemicals, dyes, film, resins

ILC Industries, Inc. - Space suits and aircrew equipment

Johnson and Johnson - Bulk pharmaceuticals

Perdue, Inc. - Poultry processing

Phoenix Steel Corporation - Steel and clad plates, flanger products

Quaker City Motor Parts Co. - Wholesale auto parts

Standard Chlorine of Delaware, Inc. - Organic chemical intermediates

Stauffer Chemical Company - Industrial chemicals

The American Original Corporation - Clam products

Vlasic Foods, Inc. - Pickles and cucumbers

Formosa Plastics - Industrial Chemicals

PROMPT BOND FINANCING :

Obtaining Industrial Revenue Bond financing through the Delaware Economic Development Authority is not a complicated process and can require as little as ten weeks from the date of first contact to final closing. The following time schedule is illustrative of the financing process:

	Weeks From Initial Contact
Packaging of Financing	1
Assistance With Application	2
Submission of Application	2
Staff Review and Analysis	4
Review by Council on Development Finance	5
Decision (If not approved, re-submission is possible) Approval Granted for 6 months (2 possible extensions)	5
Place Bonds	These steps may be accomplished in as little time as 4 weeks. Market conditions and legal requirements may delay this timing.
Prepare Closing Documents	
Schedule Closing	
Sign Documents	
Transfer Funds	
Monitor the Completed Project	Throughout the Term of the Bond

DELAWARE DEVELOPMENT CORPORATION LENDING :

Under the Section 503 program, the U. S. Small Business Administration provides long-term financing to small businesses through the Delaware Development Corporation, an SBA-certified development company. The SBA guarantees payment of 100% of the principal and interest on debentures issued by the Delaware Development Corporation. The corporation, in turn, uses the debenture sale proceeds to provide financing for fixed assets.

Program requirements dictate that at least 50% of a project's cost comes from non-federal sources, e.g., commercial lending institutions. With a 10% equity contribution by the applicant, the Delaware Development Corporation provides financing for 40% of the proposed venture, through the sale of a debenture guaranteed by the federal government. To be cost effective, projects should include a minimum of $200,000 in capital expenditures for fixed assets.

While interest rate and term for the nonfederal portion of the loan are negotiated, the interest rate for the debenture portion, which is provided by the corporation, is set at the long-term Treasury Bill rate at time of sale and the term may range up to 25 years depending on the economic life of the asset being financed. Under normal circumstances, collateral on eligible projects includes a mortgage on the land and building(s) being financed, liens on machinery and equipment, and personal guarantees.

To be eligible, a small business must meet specific requirements on net worth, net after-tax profits, and number of employees. Delaware Development Corporation financing can be used for acquisition of land and buildings, construction, expansion, renovation, purchases of machinery and equipment as well as certain "soft costs" such as service fees. Funds are not available for working capital or refinancing.

SMALL BUSINESS ADMINISTRATION ASSISTANCE :

The Delaware Development Office counsels both existing and start-up businesses and assists them in seeking loans guaranteed by the U. S. Small Business Administration under its 7(a) program. The SBA guarantees 90% of the loan with a maximum of $500,000. Guaranteed loans are utilized by firms with no other access to capital.

Financing can be obtained for both working capital and fixed assets. The SBA may requiqe one-third equity when evaluating loan applications from new companies. Equity requirements for on-going businesses vary. Financial institutions tend to restrict the financing to projects exceeding $25,000, and the interest rate and term is negotiated between the borrower and the lender within limits prescribed by the SBA. In order to be eligible, a firm must first seek conventional financing and be turned down. However, prior to contacting a financial institution, we suggest that firms meet with our staff for counseling and loan packaging assistance.

URBAN DEVELOPMENT AND FARMERS HOME ADMINISTRATION :

Urban Development Action Grants

The U. S. Department of Housing and Urban Development's Urban Development Action Grant (UDAG) program encourages communities to leverage the use of private funds as a significant portion of a project's financing. Awarded to communities, which loan the proceeds at flexible rates to the businesses involved, these grants are used to help finance projects which are successful in attracting private investment for commercial, residential, and industrial development. In its selection process, HUD closely scrutinizes the extent of this private participation, the particular community's prior successes in the areas of housing and community development, and the project's potential impact on low- and moderate-income people.

A community seeking financial assistance is evaluated on the age of its housing stock, per capita income, poverty levels, unemployment, population, private vs. public funding ratio, cost per job, taxes generated, and evidence that the project could not or would not proceed in the absence of UDAG assistance. The City of Wilmington has been awarded several UDAG grants including funding for the new Hercules and Wilmington Trust Headquarters, and the Radisson Hotel.

Specific projects which stress public-private partnerships are encouraged, and eligible areas of activity include neighborhood revitalization, rehabilitation, and job creation through the construction of commercial and industrial structures. Interest rates and terms of private loan arrangements are negotiable. There are no statutory limitations on maximum project costs.

Farmers Home Administration

The Farmers Home Administration of the U. S. Department of Agriculture offers rural development loan assistance to businesses located in areas with populations under 50,000, with preference given to those communities with less than 25,000 people. The Administration Business and Industry Loan Program attempts to increase the financial assistance available to borrowers from commercial lending establishments through the provision of 90% loan guarantees which minimize the lenders' risk.

The program's objective is to improve the economic climate in rural communities through financial assistance to organizations and individuals for business and industrial development. Eligible activities include the purchase and development of land, buildings, and equipment; the provision of working capital; and the refinancing of existing debt. Interest rates are negotiable. The Farmers Home Administration requires a minimum of 10% equity investment on the part of the borrower.

FINANCING PROGRAMS SUMMARIZED :

	Industrial Revenue Bonds	Delaware Development Corporation	Urban Development Action Grants	Farmers Home Administration	Small Business Administration
Type of Asset	Land, Buildings, Equipment	Land, Buildings, Equipment	Land, Buildings, Equipment	Working Capital, Land, Buildings, Equipment	Working Capital, Land, Buildings, Equipment
Amount (Minimum/ Maximum)	$50,000/ $10 MM	$200,000/ No Limit	No Limit	$25,000/ $50 MM	$25,000/ $555,555
Term (In Years)	120% of Weighted Average of Assets Being Financed With Bond Proceeds	15 to 25	Negotiable	Working Capital - to 7, Equip. - to 15, Land and Buildings - to 30	Working Capital - to 7, Land, Buildings, Equipment-to 25
Interest Rate	60%-75% Prime	Delaware Development Corporation Portion Prevailing Long-term Treasury Bill Nonfederal Portion Negotiable	Negotiable	Negotiable	Working Capital- to 2 1/4% Above Prime; Land, Buildings, Equipment - to 2 3/4% Above Prime
Equity Contribution Required	None	Minimum of 10%	Negotiable	Minimum of 10%	Approximately 33% for New Businesses - Otherwise Variable
Geographic Eligibility	Statewide	Statewide	Limited to Designated Localities	Areas With Population Under 50,000	Statewide

LOCAL GOVERNMENTS COMPLEMENT THE FINANCING EFFORTS OF THE DELAWARE DEVELOPMENT OFFICE :

Wilmington

Through the City's Department of Commerce and the Wilmington Economic Development Corporation, Wilmington offers several financing programs to businesses located within the City limits.

- An SBA 503 local development corporation.
- A HUD-sponsored 108, "Operation Jobs" loan program providing direct loans for fixed assets.
- An Industrial and Commercial Revenue Bond Program providing tax-exempt financing for fixed assets.
- A Revolving Loan Fund Program providing loans to small and medium-sized businesses.

New Castle County

The County's Department of Finance administers the Commercial, Industrial, and Agricultural Revenue Bond Program. Revenue bonds to a maximum of $10 million may be sold for those projects located in New Castle County which will stimulate employment and business opportunities.

Sussex County

The County's Department of Economic Development administers the Sussex County Revenue Bond Program. Commercial, Industrial, and Agricultural Revenue Bonds to a maximum of $10 million may be sold for those projects located in Sussex County which will stimulate employment and business opportunities.

BANK ASSETS OF $6.6 BILLION IN 1982 :

There are currently 39 financial institutions in Delaware offering a full range of financial services to commercial and residential customers. The following table lists the major banks, their home office location, their number of branches, and total assets:

	Number of Branches	Total Assets (000's)
State Banks and Trust Companies:		
Baltimore Trust Company - Selbyville	3	$ 83,283
Bank of Delaware - Wilmington	32	893,295
Delaware Trust - Wilmington	28	657,737
Girard Bank Delaware - Dover	26	385,405
Peoples Bank and Trust Company - Wilmington	6	46,354
Provident of Delaware Bank - Wilmington	1	100,480
Morgan Bank (Delaware) - Wilmington	1	925,575
The Philadelphia Bank (Delaware) - Wilmington	1	138,453
The Sussex Trust Company - Laurel	11	146,943
Wilmington Trust Company - Wilmington	34	1,460,264
And Four Others	1*	50,773
Mutual Savings Banks:		
Artisans Savings Bank - Wilmington	5	183,652
Wilmington Savings Fund Society - Wilmington	19	842,243
National Banks:		
Equitable Bank of Delaware, N.A. - Dover	1	29,953
First Omni Bank, N.A.	1	98,480
Maryland Bank, N.A.	1	175,699
Colonial National Bank - Wilmington	4	10,260
The First National Bank of Harrington - Harrington	2	25,043
The First National Bank of Wilmington - Wilmington	2	24,434
The First National Bank of Wyoming - Wyoming	2	34,113
And Two Others	1*	23,460
Savings and Loan Associations:		
First Federal Savings and Loan Association of Delaware	11	182,233
And 13 Others	1*	81,039

---

*Each institution has one branch.

Source: Sixty-Second Annual Report of the State Bank Commissioner, State of Delaware, June 30, 1982.

EXPANDING FINANCIAL RESOURCES :

New Financial Institutions

Since the passage of the Financial Center Development Act in 1981, several financial institutions have begun the process of establishing subsidiaries in Delaware. These companies have chosen Delaware because of the State's favorable business climate, including the absence of usury ceilings and lowered tax rates on bank income. The financial institutions which have applied for, or have been granted, charters since the passage of the Act include:

Delaware Subsidiary	Parent Company	Location of Parent
Manufactures Hanover Bank (Delaware)	Manufactures Hanover Corporation	New York
Central Atlantic Bank	Maryland National Bank	Baltimore
The Chase Manhattan Bank	The Chase Manhattan Corporation (USA)	New York
Chemical Bank (Delaware)	Chemical New York Corporation	New York
Citibank (Delaware)	Citicorp	New York
Equitable Bank of Delaware	Equitable Bancorporation	Baltimore
First Omni Bank	First Maryland Bancorp	Baltimore
Girard Bank Delaware	Girard Bank	Philadelphia
Morgan Bank (Delaware)	J. P. Morgan & Co., Inc.	New York
Philadelphia Bank (Delaware)	Philadelphia National Corp.	Philadelphia
Provident of Delaware Bank	Provident National Corp.	Philadelphia
E. F. Hutton Trust Company	E. F. Hutton Group, Inc.	New York
Maryland Bank	Maryland National Bank	Baltimore
Suburban Bank of Delaware	Suburban Bancorp	Bethesda

Commercial Finance Companies

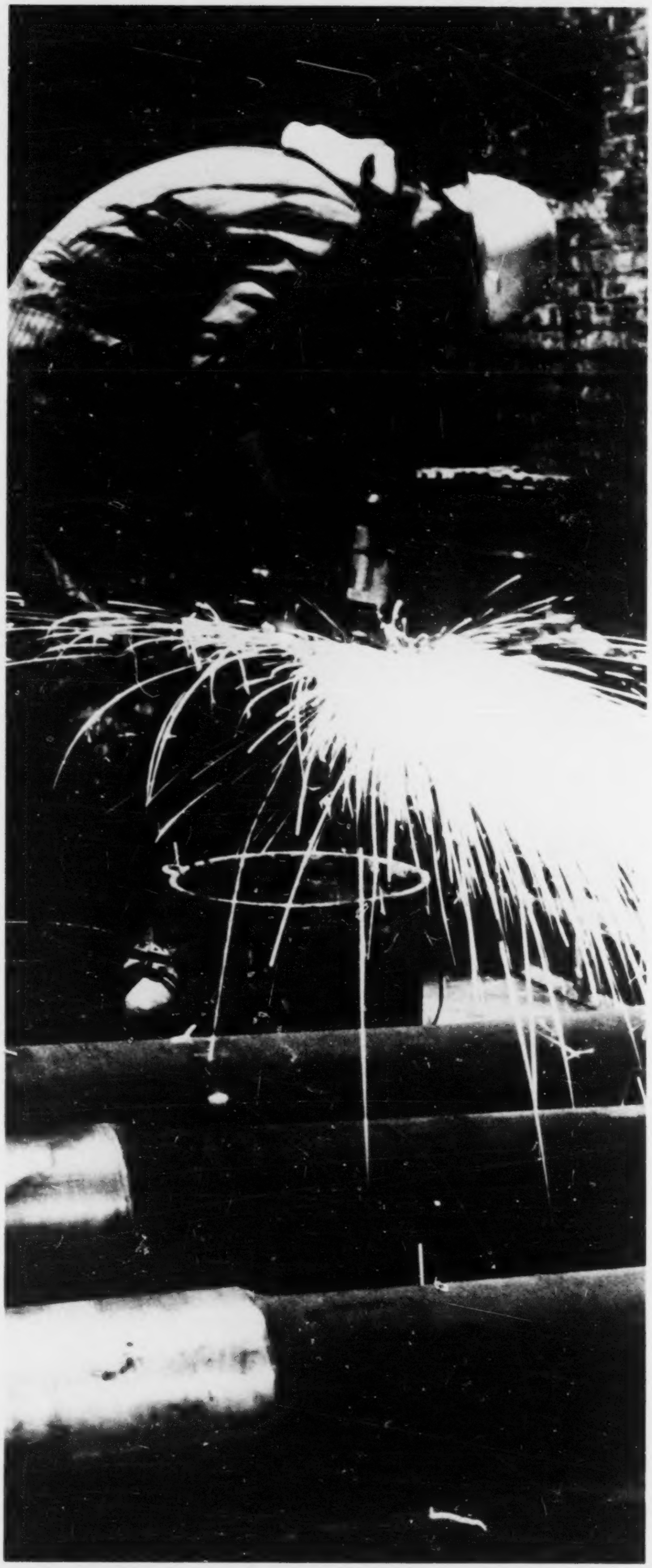
The State has many commercial finance companies which make inventory, mortgage, and equipment loans, and purchase receivables.

Insurance Companies

Many insurance companies are active in commercial, term, and mortgage lending in Delaware. Loan programs available include real estate mortgage loans and sale and leaseback financing.

Cash Management

Regional banks presently offer an overnight cash management service to business customers. These banks electronically transfer funds from a firm's accounts at the end of each working day, invest those funds to earn the highest interest, and return the balance plus the interest to the firm's account by the start of the next working day.



Labor

STATE OF DELAWARE

Delaware's workers are very productive and highly educated. Salaries are competitive and union membership is lower than the average state. Employment in the manufacturing sector has increased in the past five years.

Section Title — Page

Large and Growing Supply of Labor IV-2
Manufacturing Sector Employs the Most Workers IV-3
Manufacturing Earnings Compared to Other States IV-4
Lower Wages But Not a Lower Standard of Living IV-5
Southern Delaware's Wages are Lower IV-6
High Productivity Per Wage Dollar IV-7
Lower Quit Rates of Workers IV-7
Union Membership Lower Than Average IV-8
Low Work Stoppage Rates IV-9
Shorter Duration of Unemployment Claims IV-9

LARGE AND GROWING SUPPLY OF LABOR :

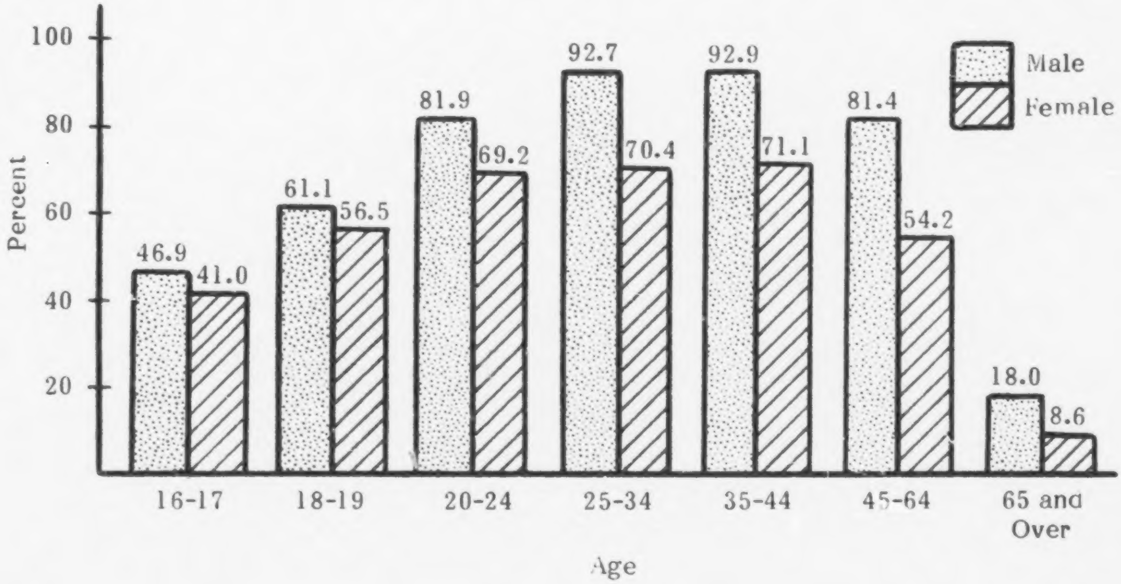
Delaware has a large and growing labor force. The labor pool has doubled since 1970 and numbered 282,800 in December 1982.

Delawareans' eagerness to work is reflected in the State's labor force participation rates which exceed the national levels. The 1980 Census indicated more than 63% of Delaware population age 16 and over were labor force participants compared to 62% nationally. Within this age group, Delaware females participated at a 52% rate compared to 50% nationally while the Delaware male participation rate was 76% compared to 75% nationally.

In addition to relatively high labor force participation rates, Delaware's population aged 20 and over is expected to increase by more than 10% over 1980 levels by the year 1895, thus assuring a growing supply of labor to Delaware businesses.

Because Delaware is small, it easily attracts workers from its three neighboring states. More than 9% of the State's labor force commutes into Delaware. This source of workers has expanded in recent years as the unemployment rates of New Jersey and Pennsylvania have exceeded the national averages.

Percent of Total Age Group in the Labor Force
1983



Source: Delaware Department of Labor.

MANUFACTURING SECTOR EMPLOYS THE MOST WORKERS :

Delaware's employment is heavily concentrated in manufacturing compared to the U. S. and regional averages. In 1981, manufacturing generated 27% of Delaware's jobs, compared with an average of 22% nationally. However, 45% of these manufacturing jobs were in chemical companies, compared with 5% nationally. Nearly half of these "chemical manufacturing" jobs in Delaware were in home office and research operations. This unusual distribution helps explain the relatively high wages in the manufacturing sector throughout the State.

The construction industry and food manufacturing are also relatively strong employers in the State. Sectors employing fewer workers than the national averages are services, and transportation and public utilities.

Delaware's Employment Compared With the Nation

	Delaware Number of Employees (In Thousands)		1981 Percent of Total	
	1982	1975	DE.	U. S.
Total Nonagricultural	256.0	229.2	100.0	100.0
Manufacturing	67.7	65.7	27.4	22.1
Durable Goods	17.5	15.4	7.6	13.3
Primary and Fabricated Metals	3.7	4.0	1.6	3.0
Machinery and Transportation Equipment	9.3	8.3	4.3	7.1
Other Durables	4.5	2.9	1.7	3.2
Nondurables	50.2	50.3	19.8	8.9
Food	8.4	8.0	3.2	1.8
Textile	0.4	0.7	0.2	0.9
Apparel	2.0	3.5	0.7	1.4
Printing	2.2	1.8	0.8	1.4
Chemicals	31.0	30.6	12.2	1.2
Rubber and Plastics	2.7	3.2	1.1	0.8
Paper and Petroleum	3.5	1.7	1.4	1.3
Nonmanufacturing	188.3	164.2	72.6	77.9
Construction	14.1	14.5	5.2	4.7
Transportation and Public Utilities	11.8	11.8	4.7	5.6
Trade	56.4	50.3	21.8	22.7
Finance	12.9	10.9	4.9	5.8
Services	49.2	36.4	18.9	21.5
Government	43.9	40.3	17.1	17.5
Federal	5.4	5.7	2.1	3.0
State and Local	38.4	34.6	15.0	14.5

Source: Delaware Department of Labor, Current Employment Statistics Program.

MANUFACTURING EARNINGS COMPARED TO OTHER STATES :

Although the State's manufacturing wages appear relatively high, the proportion of those workers who are employed in home office and research center chemical employment is significantly larger than the average state. In addition, Delaware's labor force is very well-educated, with unusually low rates of illiteracy. Further, 67.8% of its population has completed high school compared to 66.3% for the nation.

Average Hourly Earnings of Production Workers in Manufacturing

	1981	1976	1972
DELAWARE	$8.27	$5.51	$4.04
Maryland	8.39	5.52	3.92
New Jersey	7.91	5.33	3.99
New York	7.84	5.27	3.98
Pennsylvania	8.30	5.36	3.88
U. S. average	7.91	5.02	3.66

Source: U. S. Department of Labor, Employment and Earnings, States and Areas, 1939-1978, and Supplement to Employment and Earnings, States and Areas, 1977-1981.

LOWER WAGES BUT NOT A LOWER STANDARD OF LIVING

In December 1982, the Runzheimer Company prepared a cost of living comparison for two cities in Delaware and several other cities in near-by states, and the "Standard City" across the U. S. Runzheimer then calculated the salary adjustment that would be necessary to enable the families living in these different areas to purchase comparable lifestyles. For example, the following table indicates that in order to compensate for differences in the cost of living at the $25,000 average lifestyle, an employee would have to be given an annual salary adjustment of $4,288 if he choose to locate in New York, and could be paid $1,766 less if he worked in Wilmington, Delaware.

The second column of the following table indicates that in most cases these differentials widen at the higher income levels.

Area Salary Differentials

	Family Income	
	$25,000	$50,000
Dover, DELAWARE	$-1,951	$-2,082
Wilmington, DELAWARE	-1,766	-357
Standard City, USA	0	0
Baltimore, Md.	589	799
Cleveland, Ohio	1,090	606
Philadelphia, PA	1,430	1,831
Washington, DC	2,054	5,200
New York, New York	4,288	7,858

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, December 1982..

SOUTHERN DELAWARE'S WAGES ARE LOWER :

Businesses locating in southern Delaware have discovered lower labor costs. The following comparison of wages in the three counties shows that workers in southern Delaware have lower earnings than the averages for New Castle County.

The following table was produced from a survey of the largest employers in each county in November 1982. The respondents employ approximately 11% of the State's workers.

Delaware's Manufacturing Wages

Job Title	New Castle County	Sussex County	Kent County
Secretary I	$ 8.38	$ 7.17	$ 7.46
Secretary III	9.85	8.30	8.91
Key Entry Operator I	7.15	6.23	6.50
Computer Programmer I	8.72	7.29	8.64
Maintenance Electrician	10.93	10.37	9.22
Maintenance Mechanic	10.77	8.90	8.60

Source: Delaware Development Office, "A Survey of Delaware Wages," January 1983.

HIGH PRODUCTIVITY PER WAGE DOLLAR :

Delaware workers have consistently been very productive. The total value added by manufacturing in the State in 1978 was $2.0 billion, which when divided by production wages equals $4.31 of output for each dollar of wages. This is 15.8% higher than the U. S. average.

Productivity Per Wage Dollar - 1978

DELAWARE	$4.31
Maryland	3.49
New Jersey	4.17
New York	4.29
Pennsylvania	3.36
U. S. average	3.72

Source: U. S. Department of Commerce, Bureau of the Census, 1978 Annual Survey of Manufacturers, October 1981.

In addition, the value added by each worker has also consistently been above the average for the U. S. and that of Delaware's neighbors. This calculation is the value added by manufacturers divided by the number of production workers.

Value Added Per Worker - 1978

DELAWARE	$60,408
Maryland	45,794
New Jersey	50,112
New York	50,072
Pennsylvania	42,951
U. S. average	46,184

Source: U. S. Department of Commerce, 1978 Annual Survey of Manufacturers, October 1981.

LOWER QUIT RATES OF WORKERS :

Delaware workers have lower quit rates than the average worker in the U. S. As evidenced by the labor turnover data, Delawareans were less likely to quit their jobs than the average employee during the six-year period from 1975 to 1980. The monthly quit rate for Delaware workers in 1980 was 1.0 quits per 100 employees, compared with 1.5 for the nation.

UNION MEMBERSHIP LOWER THAN AVERAGE :

The proportion of Delaware's work force which is unionized has decreased by 9.6% since 1964, reflecting the national trend. In addition, recent data shows that this reduced level of unionization is 8.1% less than the national average.

Union Membership

Percent of Nonagricultural Employment

	1978	1970	1964
DELAWARE	21.7	22.5	24.0
Maryland	21.0	23.4	22.9
New Jersey	23.0	29.4	32.3
New York	39.2	35.7	38.5
Pennsylvania	34.2	37.2	38.7
U.S. average	23.6	28.0	29.5

Source: U. S. Department of Commerce, Bureau of the Census, Statistical Abstract of the United States, 1981.

LOW WORK STOPPAGE RATES :

Delaware consistently has had one of the lowest work stoppage rates in the nation. The State's work time lost as a percentage of total working time has been 12.5% less than the national average for the past eight years. The experience in 1980 is illustrative:

Work Stoppages - 1980

	Workers Involved (x1000)	Idle Days As A Percent of Non-agricultural Work Time	Number
DELAWARE	1.6	.0	13
Maryland	9.7	.03	53
New Jersey	41.8	.10	236
New York	119.7	.08	341
Pennsylvania	118.6	.18	449
U. S.	1,366.3	.14	3,885

Source: U. S. Department of Labor, Bureau of Labor Statistics, Analysis of Work Stoppages, 1980.

SHORTER DURATION OF UNEMPLOYMENT CLAIMS :

On average, during the past nine years, the duration of unemployment claims in Delaware is approximately one-half week less than the U. S. average, indicating the State's stable work environment and the desire of work force participants to obtain employment. The State's comparative experience has improved over the previous recession.

Duration of Unemployment Claims

	Delaware (weeks)	United States (weeks)
1972	9.7	14.1
1973	9.9	13.4
1974	12.6	12.7
1975	18.9	15.7
1976	16.2	14.9
1977	13.5	14.2
1978	13.8	13.3
1979	12.0	13.1
1980	14.0	14.9
1981	14.5	14.5
1982	14.4	15.6

Source: Delaware Department of Labor and U. S. Department of Labor, Bureau of Labor Statistics, January 1983.

Education/ Training

STATE OF DELAWARE

EDUCATION/TRAINING

Delaware offers a wide array of education and training institutions. The Development Office utilizes the full range of these institutions to provide employment and training services to assist new and expanding businesses. Local school districts receive a high level of State financial support and superior quality teachers and innovative programs have resulted in high performance by students in national scholastic competitions.

Section Title	Page
Delaware Development Office Provides Employment and Training Services	V-2
Services in Great Demand	V-3
Quality of Education is Very High	V-4
Vocational Training Geared to Business Needs	V-6
Map of State School Districts	V-7
Numerous Private Colleges and Training Schools Exist	V-8
A Wide-Range of Skill Development Programs	V-9
Highlights of State-Supported Higher Education	V-10
Postsecondary Options Abound	V-12
Center of Research and Development Activity	V-15

DELAWARE DEVELOPMENT OFFICE PROVIDES EMPLOYMENT AND TRAINING SERVICES :

The Delaware Development Office can assist businesses in all phases of hiring and training employees.

Employment

Working closely with business-developed job specifications, Delaware Development Office staff can arrange for the recruitment and prescreening of a diversified applicant pool of potential employees. The Office works with a variety of employment and education sources and can provide recruitment, testing, prescreening and other services. Facilities for employment interviews are also available. Many new Delaware companies have used these services to hire their initial work forces.

Training

Delaware is fortunate to have many secondary and postsecondary educational institutions that are capable of providing industrial and career training. The Delaware Development Office works with businesses to package effective start-up, on-going, and retraining programs. Given the training specifications of a business, the Office can coordinate and tailor facilities, instructional packages, and training materials on an individual basis. To enable employers to become more familiar with the high quality of educational resources available, the Office is prepared to arrange tours of the institutions and provide coordination for work-study and cooperative programs.

Subsidized Training

For certain industries, subsidized training programs can be arranged. The amount and type of subsidy are determined by the size of the business, its potential impact on the Delaware economy, and the availability of other training resources. Targeted Jobs Tax Credits, On-the-Job Training subsidies, and other programs are also available.

SERVICES IN GREAT DEMAND :

The following are examples of the ways in which companies have taken advantage of one or more of these special services:

- A manufacturing employer required 350 specially-trained welders. The existing labor market could not supply the specialized welders to meet the employer's demands, so the Delaware Development Office initiated a training program at a local community college which was able to provide the necessary trained applicants for the employer.
- An existing manufacturer expanding its assembly line and changing to a computerized operation utilized our services to retrain current employees and provide start-up training for the new employees.
- Several financial institutions locating in Delaware were assisted in the design and implementation of employee training programs for their new operations.
- The Delaware Development Office generated an entire applicant pool for a new bank locating in the State. The Office handled initial job posting, applications, testing, and prescreening prior to the final interviews conducted by the employer.
- As the coordinator for the Governor's Task Force on Hiring of Minorities and the Handicapped, the Office has designed special recruitment efforts to enable employers to hire well-trained and highly-qualified employees from these groups.
- By assisting in the Jobs for Delaware Graduates program (the model for Jobs for American Graduates), the Delaware Development Office has enabled high school seniors to be trained as highly-motivated new employees.

QUALITY OF EDUCATION IS VERY HIGH :

The State has made a major financial commitment to education:

- In 1982, Delaware spent 29% more per pupil than the average state.
- The State allocates 47% of its budget to education. Public schools receive over 60% of their support from State funds.

The pupil/teacher ratio in Delaware schools in 1982 was 17.5, compared with the national average of 18.4. More than 35% of the public school teachers hold advanced degrees.

Student Achievements Are High

- Average levels of achievement by Delaware students, for all grades, are consistently above national norms as measured by the California Achievement Test. Elementary test scores were 19% higher than the national average in 1982, and Delaware's eleventh graders scored 12% higher.
- Delaware's high school seniors continue to score above the national average in both verbal and math on the Scholastic Aptitude Test. In 1982, the average verbal score for Delaware was 6 points higher than the national average and 8 points higher than the average of the mideastern states. In math, Delaware was close to the national average and 3 points higher than the average of the mideastern states.
- In September 1982, 43 Delawareans were identified as National Merit Scholarship semi-finalists. Delaware scholars earned one of the nation's highest set of qualifying scores, surpassed by only two states.
- A statewide competency-based education system has recently been adopted by the Delaware State Board of Education. This system provides for the educational accountability of Delaware graduates by requiring students to demonstrate minimum competency levels before earning a high school diploma.

Special Programs

- A State-supported Gifted and Talented Program has been introduced in Delaware public schools.
- Basic skills improvement programs concentrating on reading and mathematics have been introduced in many school districts.
- Delaware currently ranks first in the nation in the percent of children receiving special services for the handicapped.

QUALITY OF EDUCATION IS VERY HIGH (continued) :

Nonpublic Schools

- In addition to Delaware's outstanding public schools, there are also private and parochial schools. Approximately 24,000 students are enrolled in private primary and secondary schools throughout the State. Specialized schools for the physically or emotionally handicapped are also available.

Vocational-Technical Training

- More than two-thirds of Delaware's secondary students take some form of vocational training.
- Flexibility in the vocational curriculum allows the State to offer new or adjusted courses to meet the economic development needs of the State.
- Vocational students must satisfy minimum competency requirements before graduating.
- In 1981, 5,333 adults were enrolled in vocational training programs and 20% of these participated in an apprentice program.
- Delaware is the only state in the nation which encourages students to participate in career-oriented educational organizations by supporting their individual membership fees.
- Delaware is unique in the fact that it is the only state with a vo-tech school district in each county.

VOCATIONAL TRAINING GEARED TO BUSINESS NEEDS :

Enrollment–Fall 1982

Courses	Vocational School Districts[1] New Castle County	Vocational School Districts[1] Kent County	Vocational School Districts[1] Sussex County	Comprehensive School Districts[2] New Castle County	Comprehensive School Districts[2] Kent County	Comprehensive School Districts[2] Sussex County	State Total
Agriculture	78	45	84	1,356	1,176	793	3,532
Business	344	114	198	10,494	2,235	2,840	16,225
Communications	99	–	–	31	–	112	242
Construction Trades	708	304	126	–	–	240	1,378
Consumer, Personnel	307	69	91	–	–	–	467
Health	488	93	94	3,454	–	961	5,090
Home Economics	356	142	155	6,720	1,390	2,025	10,788
Industrial Arts	–	–	–	9,445	3,244	2,876	15,565
Mechanics & Repairs	736	227	226	193	–	113	1,495
Personal Services	–	30	0	–	–	–	30
Precision and Production	535	118	134	125	–	36	948
Special Programs	497	–	28	22,395	3,079	18,674	44,673
Technical Ed.	222	–	25	–	–	–	247
Transportation	39	–	–	–	–	–	39
Total	4,409	1,142	1,161	54,213	11,124	28,670	100,719 [3]

---

[1] Enrollment data is unduplicated; students eligible for course work in only one program area.

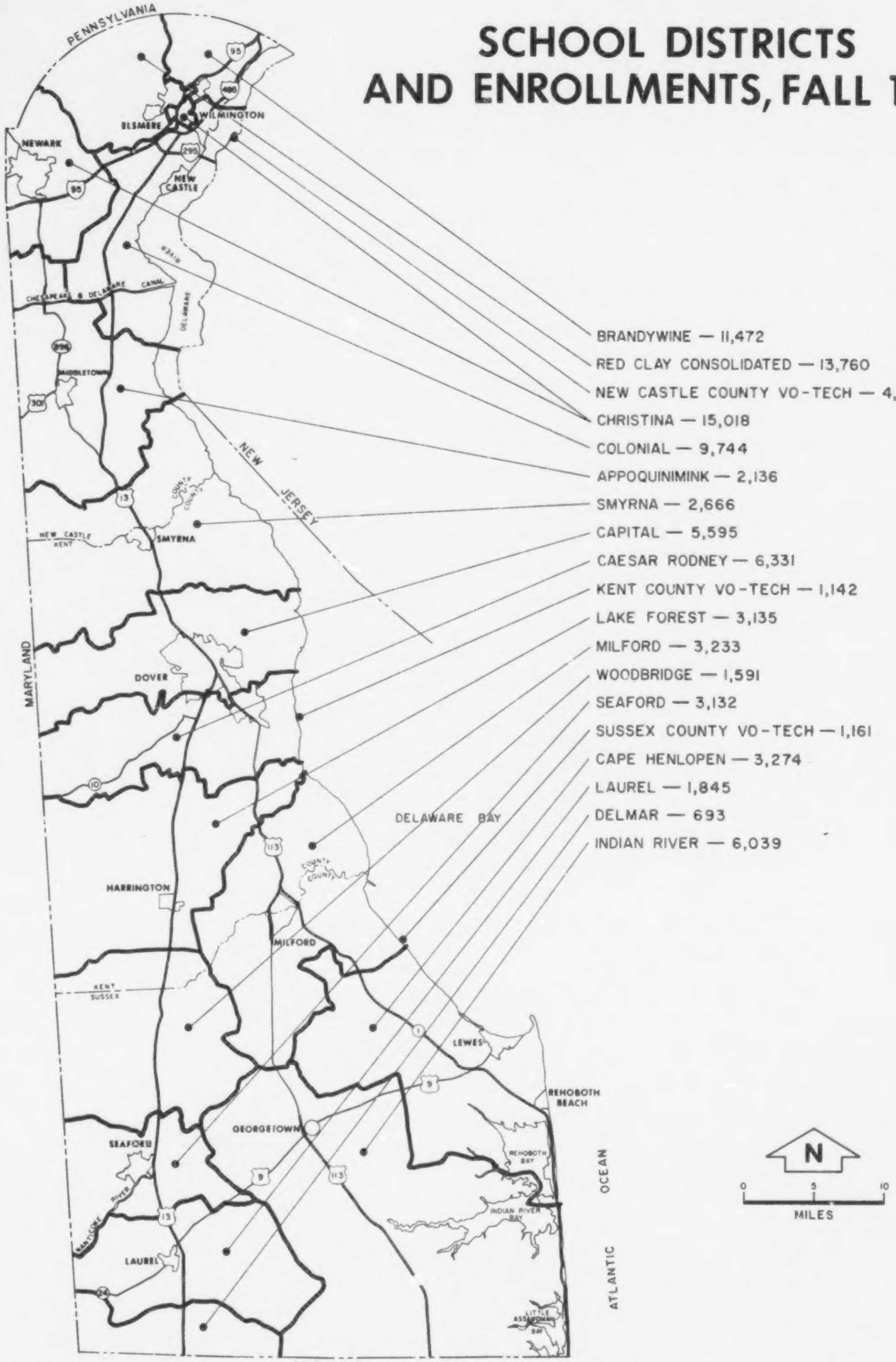
[2] Enrollment data is duplicated. Students are eligible to take courses in more than one program area; therefore, students can be counted in more than one program area.

[3] This figure includes the duplicated program area enrollment; total number of individual students enrolled in vocational education programs in Fall 1982 was 40,772.

Source: Delaware Department of Public Instruction, Division of Planning, Research, and Evaluation, January 1983.

BEST AVAILABLE COPY

SCHOOL DISTRICTS AND ENROLLMENTS, FALL 1982


PENNSYLVANIA
95
495
WILMINGTON
ELSMERE
NEWARK
295
95
NEW CASTLE
DELAWARE RIVER
CHESAPEAKE & DELAWARE CANAL
896
MIDDLETOWN
301
NEW JERSEY
13
SMYRNA
NEW CASTLE
KENT
MARYLAND
DOVER
10
DELAWARE BAY
113
HARRINGTON
MILFORD
KENT
SUSSEX
LEWES
1
9
REHOBOTH BEACH
GEORGETOWN
REHOBOTH BAY
SEAFORD
NANTICOKE RIVER
9
113
13
INDIAN RIVER BAY
OCEAN
LAUREL
24
ATLANTIC
LITTLE ASSAWOMAN BAY
MARYLAND
N
0
5
10
MILES

BRANDYWINE	11,472
RED CLAY CONSOLIDATED	13,760
NEW CASTLE COUNTY VO-TECH	4,411
CHRISTINA	15,018
COLONIAL	9,744
APPOQUINIMINK	2,136
SMYRNA	2,666
CAPITAL	5,595
CAESAR RODNEY	6,331
KENT COUNTY VO-TECH	1,142
LAKE FOREST	3,135
MILFORD	3,233
WOODBRIDGE	1,591
SEAFORD	3,132
SUSSEX COUNTY VO-TECH	1,161
CAPE HENLOPEN	3,274
LAUREL	1,845
DELMAR	693
INDIAN RIVER	6,039

SOURCE: DELAWARE DEPARTMENT OF PUBLIC INSTRUCTION, AUXILIARY SERVICE BRANCH.

NUMEROUS PRIVATE COLLEGES AND TRAINING SCHOOLS EXIST :

Private colleges and training schools in Delaware greatly expand the postsecondary educational opportunities available in the State. These programs must be licensed or approved by the State on an annual basis, and thus, a level of quality is insured.

College	Curriculum	January 1983 Enrollment
Brandywine College - Wilmington	Business, Hotel Management Tourism	1,016
Delaware Law School -Wilmington	Law	746
Goldey Beacom College - Newark	Business	1,737
Wesley College - Dover	Business, Nursing, Environmental Science	1,386
Wilmington College - New Castle	Business, Criminal Justice	1,063
Training School		
Beebe Hospital School of Nursing - Lewes	Nursing	54
Computer Communications Institute - Wilmington	Data Entry and Processing	60
Dawn Aeronautics, Inc. - Cheswold	Pilot Rating and Flight Instructor Training	170
Delaware Opportunities Industrialization Center - Wilmington	Bookkeeping, Typing, Chemical Technology, Merchandising, Office Admin.	85
Flight Safety International - Wilmington	Pilot Rating	1,328
Hamilton Studios, Inc. - Claymont	Photo Coloring and Retouching	230
North American Training Academy, Inc. - Newark	Tractor Trailer Operation	5,797
Nursing School of Wilmington - Wilmington	Nursing	105
Summit Aviation, Inc. - Middletown	Pilot Rating and Flight Instructor Certification	101
Veterans Administration Center - Wilmington	Laboratory Technology	6
Wilmington Medical Center, Department of Medical Education	Medicine and Dentistry	120
School of Anesthesia	Anesthesiology	11
School for Emergency Medical Technicians	Paramedic and Cardiac Rescue Technology	18
School of Radiologic Technology	Radiologic Technology	32

Source: Delaware Department of Public Instruction, Vocational Education Division, January 1983.

A WIDE-RANGE OF SKILL DEVELOPMENT PROGRAMS :

Skill development programs offer workers the opportunity to receive initial employment training and retraining to meet the needs of the business community. The programs listed below illustrate the variety of programs available in Delaware and represent only a partial listing. For complete information on skill development programs in Delaware, contact the Employment and Training Section of the Delaware Development Office.

Delaware Technical and Community College - provides clerical/bookkeeper refresher training and training in servicing and repairing vending machines.

Kent County Levy Court - provides a voucher training program using local education institutions.

New Castle Learning Center - provides academic upgrading courses and career development.

Project 70,001 - provides preemployment training and on-the-job training.

Sussex County Vocational-Technical School District - provides training in business education under a program called Project Survive.

Wesley College - provides clerical skills training, including typing, shorthand, and office practices.

West Side Employment Group - provides secretarial/clerical business skills and career counseling.

Wilmington Skills Center - provides classroom training in shipfitting, pipefitting, mechanical and electrical occupations, auto mechanics, and multiconstruction.

Womenpower - prepares women for jobs in nontraditional occupations in addition to counseling and academic training.

HIGHLIGHTS OF STATE-SUPPORTED HIGHER EDUCATION :

University of Delaware

- A private University with public support, the University of Delaware is a Land-Grant and a Sea-Grant institution. The University's main campus is in Newark. An Agricultural Research Station is located in Georgetown and a Marine Studies Complex is in Lewes.

- The combined SAT score for the average University freshman is 153 points higher than the national average for college-bound individuals and one-third of all freshmen are in the top 10% of their graduating class. Students accepted into the University Honors Program have SAT scores in the top 3% nationally.

- The University's faculty includes internationally known scientists, authors and teachers. Among these scholars are winners of the Humboldt Prize, the Rhodes Scholarship, the Bingham Medal, the Professional Progress Award in Chemical Engineerings, the Outstanding Academic Book Award, the National Council on the Arts Poetry award, the Pulitzer Prize and the Fulbright-Hays Award, as well as recipients of the American Council of Learned Societies and the Woodrow Wilson, Guggenheim and Rockefeller Foundation fellowships.

- The American Assembly of the Collegiate Schools of Business has accredited the University's Master of Business Administration Program and reaccredited the undergraduate business program. Less than 20% of all business programs of higher education in the country have received this recognition.

- Cooperative programs are conducted in such areas as museum studies, art conservation, ornamental horticulture and physics with the Henry Francis du Pont Winterthur Museum, the Eleutherian Mills-Hagley Foundation, Longwood Gardens and the Bartol Research Foundation.

- With more than 1.4 million volumes of books and serials, the University of Delaware Library is the largest comprehensive research collection in the State.

- Technological advances achieved by researchers in the University's College of Engineering have attracted international recognition. The College is the home of one of the top chemical engineering programs in the country, as well as respected programs in civil, electrical and mechanical and aerospace engineering.

- The University's Institute of Energy Conversion is one of the world's largest thin-film solar cell laboratories performing research and process development for industry.

- The University of Delaware is a leader in the development of instructional programs making use of sophisticated computer technology.

HIGHLIGHTS OF STATE-SUPPORTED HIGHER EDUCATION (continued) :

Delaware State College

- The College's student retention program has been chosen as a model for the entire country by the U. S. Office of Education. Since the program began seven years ago, it has reduced the attrition rate by 20% resulting in an overall retention rate of 70%, a level approximately 15% above the national average.
- The College has developed an excellent reputation, and the faculty includes recent recipients of awards for achievement in history and medical and behavioral research.
- Last year, more than $1 million in federally sponsored biomedical research was conducted at the College.
- The College's Minority Biomedical Research Program proposal was selected by the program staff to be used as a model for other colleges.

Delaware Technical and Community College

- The College is a Statewide institution with four campuses (Wilmington and Stanton Campuses in New Castle County, Terry Campus in Kent County, and Southern Campus in Sussex County) which provide convenient access to the College's full-time and continuing education programs.
- The College is known for its cooperative education and internship training programs which integrate classroom study with practical work experience.
- The College has a unique fire protection laboratory which is available to public and private businesses for their own research.
- The student population is unusual in that the median age is 27 years. The maturity of these students, combined with their technical training, provides a valuable asset for local and incoming industries.
- Graduates of the College exhibit up-to-date technical skills, and have averaged 90% placement rates in their areas of expertise.
- The College has an established industrial training department which provides start-up and upgrading programs customized to the needs of new and existing industries.
- A parallel program exists with the University of Delaware and permits direct transfer to the University by students from the Southern and Wilmington Campuses.

POSTSECONDARY OPTIONS ABOUND :

The programs offered by the eight postsecondary schools located in Delaware provide students with an opportunity to earn certificates; Associate, Bachelor's, Master's, and Doctoral Degrees in a wide variety of study areas.

June 1982 Graduates

	Delaware Technical and Community College			Goldey Beacom College	Brandywine College	Wesley College	State Total
Degree/Major Area of Study	New Castle County Campuses*	Terry Campus	Southern Campus				
Certificate Programs:							
Nursing, Practical	15	21	27				63
Mech. & Eng. Tech.			5				5
Secretarial Tech.	18	2	19	28			67
Business & Comm. Tech.			4	1			5
Paralegal						2	2
TOTAL	33	23	55	29		2	142
Associate Degree:							
Data Processing Tech.	41	15	18	5			79
Health Services & Paramedical Tech.	113		53			30	196
Mech. & Eng. Tech.	167	25	29				221
Natural Science Tech.			12				12
Bus. & Comm. Tech.	33	44	51	158	213	36	535
Public Service Related Tech.	77	44	35		4	18	178
Hotel & Rest. Mgmt.					16		16
Other					22	54	76
TOTAL	431	128	198	163	255	138	1,313

---

*Downtown Wilmington and suburban New Castle County at Stanton, Delaware.

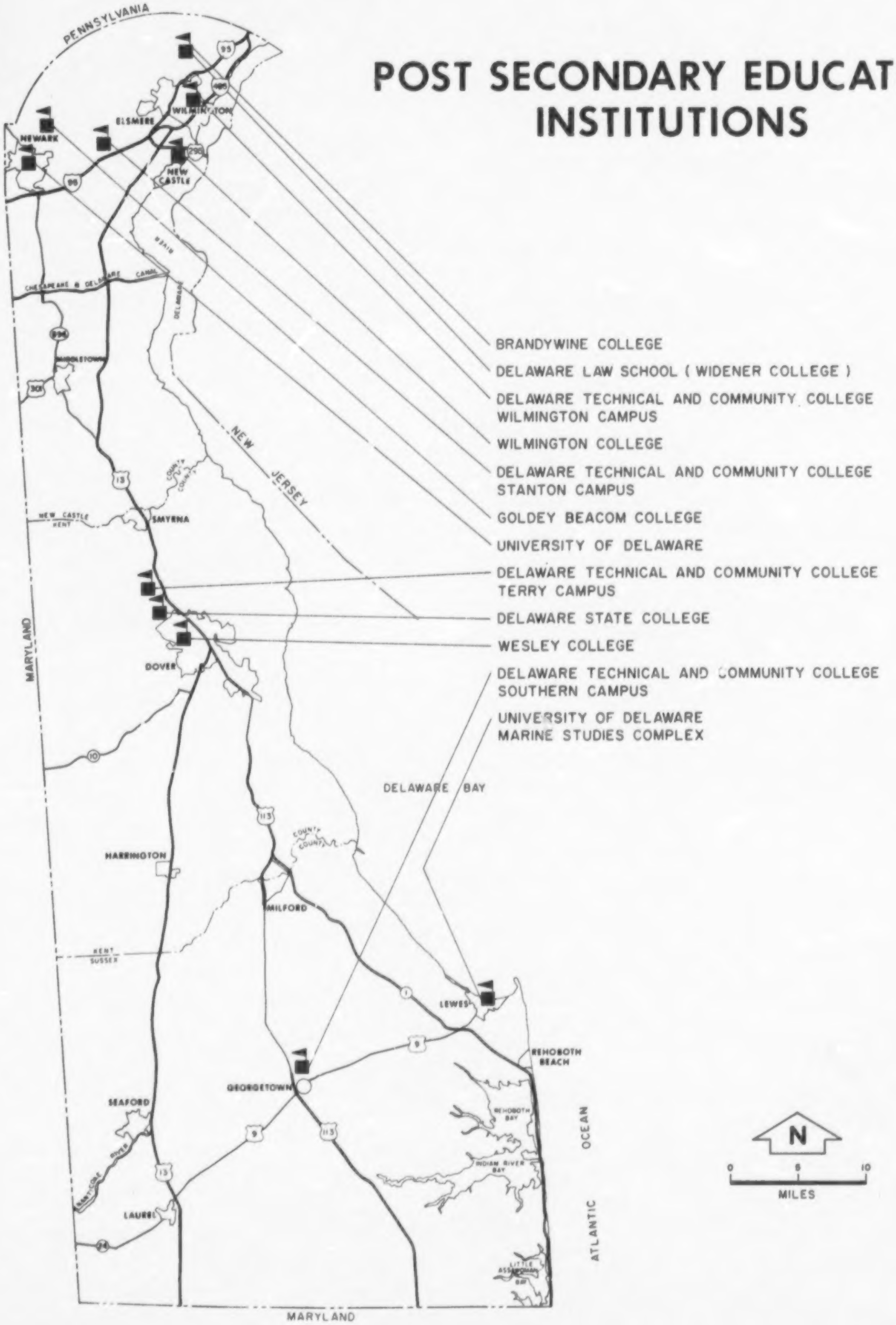
POSTSECONDARY OPTIONS ABOUND (continued) :

Degree/Major Area of Study	Goldey Beacom College	Wesley College	Delaware State College	Wilmington College	University of Delaware	Widener Univer. DE Camp.	State Total
Bachelor's Degree:							
Ag. & Natural Resources			10		138		148
Biological Sciences		5	9	62	90		104
Business & Management	75	25	126	62	517	7	812
Communications				8	110		118
Computer & Info. Sciences					48		48
Education			53		198		251
Engineering					260		260
Foreign Languages					25		25
Health Professions		7	13		237		250
Mathematics			6		14		20
Physical Sciences			9		72		81
Public Affairs & Serv.			3	18	2		13
Social Sciences			28		504		532
Other			18	66	468		552
TOTAL	75	37	275	154	2,683		3,189
Master's Degree:							
Ag. & Natural Resources					20		20
Biological Sciences					8		8
Business & Management				28	56	8	92
Communications					2		2
Computer & Info. Sciences					7		7
Education					139		139
Engineering					51		51
Foreign Languages					12		12
Health Professions					23		23
Mathematics					4		4
Physical Sciences					39		39
Public Affairs & Serv.					18		18
Social Sciences					43		43
Other					58		58
TOTAL				28	480	8	516
Doctoral Degree:							
Biological Science					6		6
Education					2		2
Engineering					24		24
Law						221	221
Physical Sciences					32		32
Other					41		41
TOTAL					105	221	326

Source: Delaware Postsecondary Education Commission.

BEST AVAILABLE COPY

POST SECONDARY EDUCATION INSTITUTIONS


PENNSYLVANIA
ELSMERE
WILMINGTON
NEWARK
NEW CASTLE
95
495
295
CHESAPEAKE & DELAWARE CANAL
DELAWARE RIVER
896
MIDDLETOWN
301
NEW JERSEY
13
NEW CASTLE
KENT
SMYRNA
MARYLAND
DOVER
BRANDYWINE COLLEGE
DELAWARE LAW SCHOOL (WIDENER COLLEGE)
DELAWARE TECHNICAL AND COMMUNITY COLLEGE WILMINGTON CAMPUS
WILMINGTON COLLEGE
DELAWARE TECHNICAL AND COMMUNITY COLLEGE STANTON CAMPUS
GOLDEY BEACOM COLLEGE
UNIVERSITY OF DELAWARE
DELAWARE TECHNICAL AND COMMUNITY COLLEGE TERRY CAMPUS
DELAWARE STATE COLLEGE
WESLEY COLLEGE
DELAWARE TECHNICAL AND COMMUNITY COLLEGE SOUTHERN CAMPUS
UNIVERSITY OF DELAWARE MARINE STUDIES COMPLEX
DELAWARE BAY
10
113
HARRINGTON
MILFORD
KENT
SUSSEX
1
LEWES
9
REHOBOTH BEACH
GEORGETOWN
REHOBOTH BAY
SEAFORD
NANTICOKE RIVER
INDIAN RIVER BAY
OCEAN
ATLANTIC
LAUREL
24
LITTLE ASSAWOMAN BAY
MARYLAND
N
0
5
10
MILES

SOURCE: DELAWARE DEVELOPMENT OFFICE.

CENTER OF RESEARCH AND DEVELOPMENT ACTIVITY :

E. I. du Pont de Nemours and Company

The DuPont Company has more than a half-dozen research facilities in New Castle County serving four primary areas: life sciences, chemicals, polymers, and photosystems and electronics. Delaware is home for most of DuPont's research and development efforts for its 1,800 products and product lines. In view of the company's increased emphasis on life sciences, DuPont is constructing an $85 million life sciences research facility at its Experimental Station near Wilmington.

Helix Associates, Incorporated

Helix is a research and development chemical company, founded in 1973 to develop improved processes for the manufacture of high-value chemical specialities. Helix's expertise lies in scaling-up laboratory processes. The company also manufactures high-performance chemicals used in diagnostics, biochemicals, and photo products.

Hercules Incorporated

Hercules conducts its major research and development at its research center near Wilmington. The center has approximately 1,000 employees, and research is targeted at fundamental studies in chemistry and engineering, applied research on new products, development of pilot plant processes, and the improvement of manufacturing techniques for existing product lines.

ICI Americas Incorporated

ICI Americas headquarters site, near Wilmington, includes chemical research and development laboratories as well as a recently expended pharmaceuticals research and development center. The new facility more than doubles the company's capacity for developing and testing new drugs, and incorporates some of the most advanced pharmaceutical research technology available today. ICI Americas research activities are closely coordinated with the worldwide research programs of its parent company, Imperial Chemical Industries PLC of London, England, one of the world's largest chemical companies.

Reichhold Chemicals

Reichhold's facilities in Delaware include a Research and Development Laboratory engaged in research and development of organic polymers, including emulsions and latex. Analytical, chemical computer, instrumentation, engineering and material sciences are employed at its laboratory and pilot plant operations in the Dover area.

CENTER OF RESEARCH AND DEVELOPMENT ACTIVITY (continued) :

University of Delaware

The University of Delaware has developed an outstanding reputation for its research efforts on behalf of industry. In 1981, over 100 different research projects were undertaken on a contract basis. The diversity of the projects is a further indication of the breadth and depth of the University of Delaware's capability as a research partner for industry. Through its varied colleges, institutes, and centers, the University has helped foster growth and development in the chemical, energy, agricultural, and marine sciences industries.

W. L. Gore and Associates, Incorporated

W. L. Gore in Newark manufactures specialized wiring and cable products for the computer and telecommunications industry. Recently the firm invented the process of expanding polytetrafluorethylene to produce Gore-Tex (TM) breathable waterproof fabric, vascular prostheses, membranes and laminates for microfiltration, filter bags for the collection of chemicals, pollution control, and high-tenacity fibers used in the manufacture of pump packings. The research work in New Castle County is focused on developing Gore-Tex insulations systems for improved electrical and mechanical performance and cable assemblies for microwave communications.

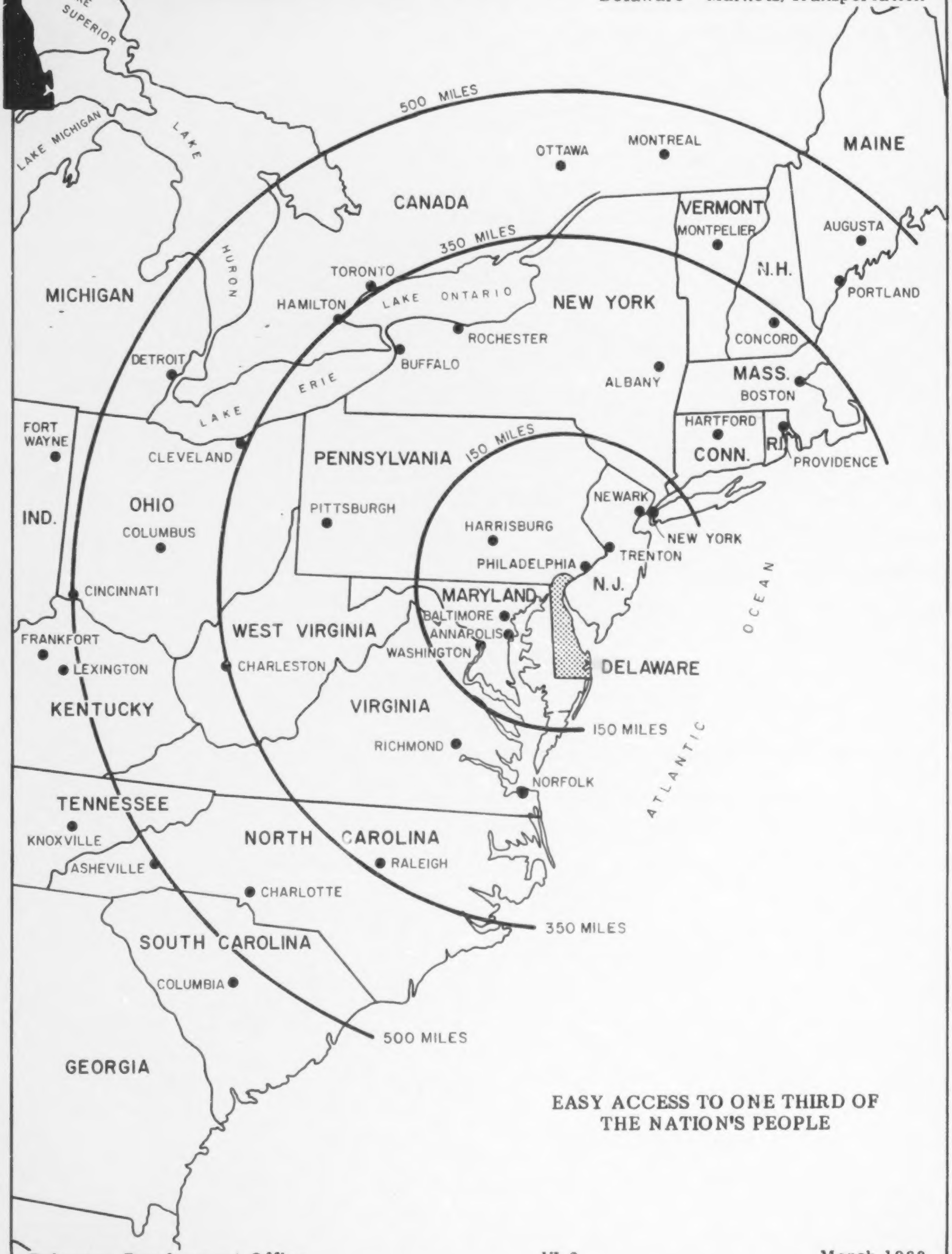
Markets/ Transportation

STATE OF DELAWARE

Delaware's location at the center of the East Coast of the United States provides unusually good market access. Delaware lies in the Eastern Megalopolis where one-third of the population of the United States resides. A circle, 350 miles in radius and centered in Wilmington, encompasses every major population center from Boston in the north, to Raleigh, North Carolina, in the south, and as far west as Cleveland, Ohio. Modern highways, railroads, airports, ports, and public transit systems facilitate the movement of products and people. The February 1982 issue of Places Rated Almanac evaluated 277 SMSAs and rated the Wilmington, Del.-N.J.-Md. SMSA 7th in their transportation category. The items reviewed in this evaluation included access to airports, intercity travel, passenger rail service, and miles of major highways.

Section Title	Page
Easy Access to One-Third of the Nation's People	VI-2
Excellent Highway System Serving the Eastern Megalopolis	VI-3
Lower Automobile Transportation Costs	VI-3
Railroad Service to Every County	VI-5
Proximity to Major Airports	VI-7
Year-Round Port Service	VI-9
Well-Utilized Public Transit Systems	VI-11

BEST AVAILABLE COPY


LAKE SUPERIOR
LAKE MICHIGAN
LAKE HURON
500 MILES
OTTAWA
MONTREAL
MAINE
CANADA
VERMONT
MONTPELIER
AUGUSTA
350 MILES
N.H.
PORTLAND
TORONTO
MICHIGAN
HAMILTON
LAKE ONTARIO
NEW YORK
CONCORD
ROCHESTER
BUFFALO
DETROIT
LAKE ERIE
ALBANY
MASS.
BOSTON
HARTFORD
FORT WAYNE
CLEVELAND
150 MILES
PENNSYLVANIA
CONN.
RI
PROVIDENCE
NEWARK
IND.
OHIO
PITTSBURGH
HARRISBURG
COLUMBUS
NEW YORK
TRENTON
PHILADELPHIA
N.J.
CINCINNATI
MARYLAND
OCEAN
BALTIMORE
ANNAPOLIS
WEST VIRGINIA
FRANKFORT
WASHINGTON
LEXINGTON
CHARLESTON
DELAWARE
KENTUCKY
VIRGINIA
150 MILES
RICHMOND
ATLANTIC
NORFOLK
TENNESSEE
KNOXVILLE
NORTH CAROLINA
RALEIGH
ASHEVILLE
CHARLOTTE
350 MILES
SOUTH CAROLINA
COLUMBIA
500 MILES
GEORGIA

EASY ACCESS TO ONE THIRD OF
THE NATION'S PEOPLE

EXCELLENT HIGHWAY SYSTEM SERVING THE EASTERN MEGALOPOLIS :

Interstate Highway 95, the major north-south highway along the Eastern Seaboard, runs from Maine to Florida. Through this vital transportation link, Delaware offers industry fast, efficient, and economical delivery service anywhere in the nation. One-third of the population of the country can be reached within one day.

Interstate 95 joins Delaware in the north from Philadelphia, cuts through the center of Wilmington to the Maryland line south of Newark, Delaware, and provides direct access to the Baltimore Harbor Tunnel and the Baltimore Beltway to points south and west. Interstate Highway 295 crosses the Delaware River via the Delaware Memorial Twin Bridges and connects with the New Jersey Turnpike and I-295 to New York and New England. The Wilmington Bypass, I-495, runs adjacent to many of northern Delaware's major industrial parks and the Port of Wilmington.

The major industrial centers in central and southern Delaware are linked to the Interstate system by U.S. Highways 13 and 113. These routes provide direct connections with the Chesapeake Bay Bridge Tunnel to Norfolk and the southern states. U.S. Route 301 begins at the Delaware Memorial Twin Bridges and goes to Richmond, Virginia, via the Chesapeake Bay Bridge at Annapolis. This convenient route joins Interstate Highway I-60 and rejoins I-95 at Richmond for points west and south, and bypasses the congested Baltimore and Washington, DC areas for timesaving delivery. The Cape May-Lewes Ferry links southern New Jersey with southern Delaware, joining the entire Delmarva Peninsula with the Garden State Parkway.

ICC common and contract carriers are available throughout the State. There are also numerous private truck rental companies.

LOWER AUTOMOBILE TRANSPORTATION COSTS :

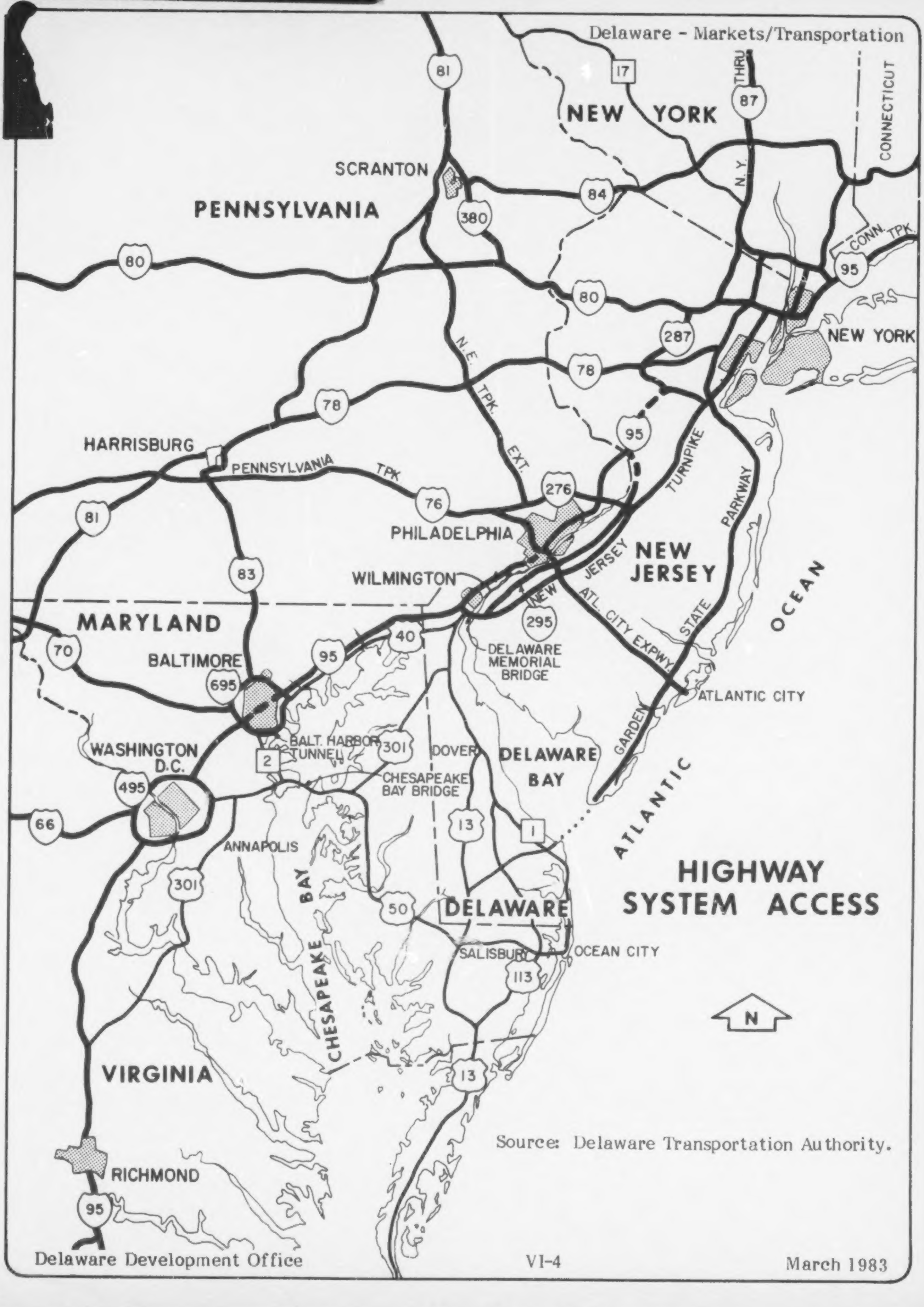
Delaware transportation costs are moderate when compared to other areas of the country as illustrated by the personal transportation index tabulated below. For example, a Wilmington family with a $25,000 income would find that they saved 14% over the resident of the average city for their automobile transportation expenses. If the same family moved to Philadelphia, their car costs would increase by 26%.

Index of Automobile Transportation Costs

	Family Income	
	$25,000	$50,000
Dover, Delaware	85.6	86.4
Wilmington, Delaware	87.8	88.9
Cleveland, Ohio	96.7	97.6
Standard City, U.S.A.	100.0	100.0
Baltimore, Maryland	100.8	100.9
Washington, DC	104.5	103.8
Philadelphia, PA	107.6	108.1
New York, New York	149.9	128.3

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, December 1982.

BEST AVAILABLE COPY


NEW YORK
CONNECTICUT
PENNSYLVANIA
SCRANTON
HARRISBURG
PENNSYLVANIA TPK
N.E. TPK. EXT.
PHILADELPHIA
WILMINGTON
NEW JERSEY
NEW JERSEY TURNPIKE
GARDEN STATE PARKWAY
ATL. CITY EXPWY
ATLANTIC CITY
N.Y. THRU
CONN. TPK
NEW YORK
MARYLAND
BALTIMORE
WASHINGTON D.C.
BALT. HARBOR TUNNEL
CHESAPEAKE BAY BRIDGE
ANNAPOLIS
CHESAPEAKE BAY
DELAWARE MEMORIAL BRIDGE
DOVER
DELAWARE BAY
DELAWARE
SALISBURY
OCEAN CITY
ATLANTIC OCEAN
VIRGINIA
RICHMOND
N
81
17
87
84
380
80
80
287
78
78
95
76
276
81
83
295
40
95
70
695
2
301
495
66
13
1
301
50
113
13
95
95

HIGHWAY SYSTEM ACCESS

Source: Delaware Transportation Authority.

RAILROAD SERVICE TO EVERY COUNTY :

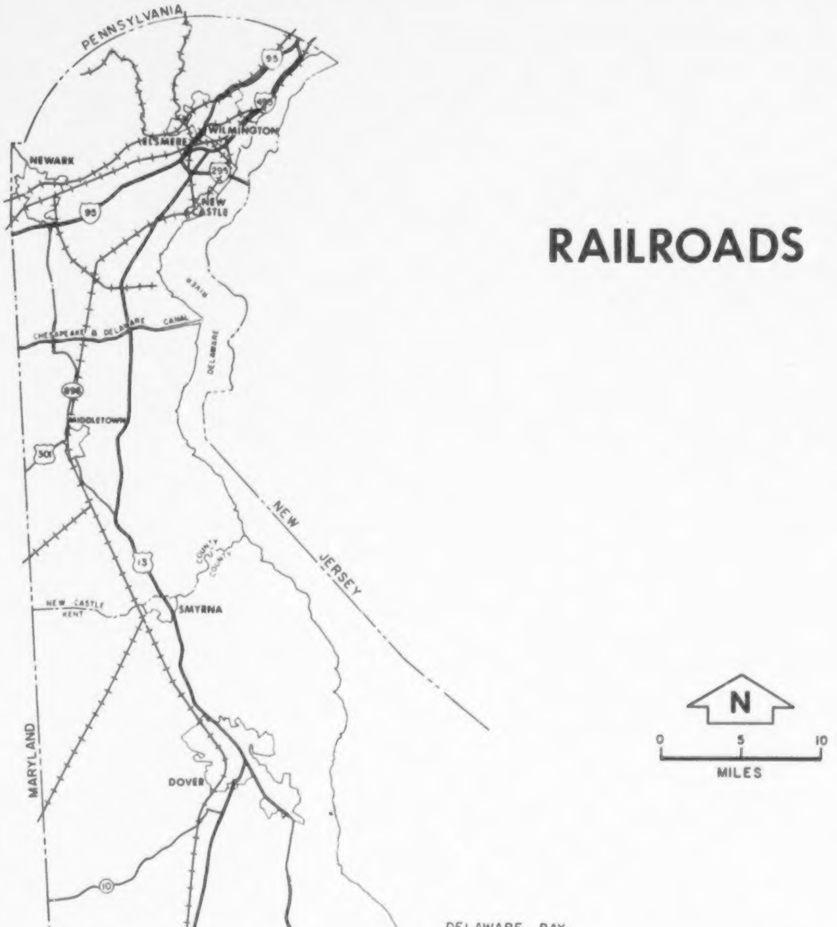
Delaware is served by the mainline of CONRAIL, and the Baltimore and Ohio Railroad. In addition, a regional branch line connects in Wilmington with CONRAIL and the B & O, runs the length of the State, and makes connections in Maryland for service throughout the Delmarva Peninsula and points south. A CONRAIL line also connects at Harrington and serves the southeastern area of Delaware. Car float service from Cape Charles to Norfolk, Virginia, provides more direct rail access to and from the South and permits the movement of outsized cargo shipments. Communities with rail freight service in Delaware are Claymont, Wilmington, New Castle, Newark, Middletown, Smyrna-Clayton, Dover, Felton, and Harrington.

Most of Delaware's plant sites have existing sidings or are adjacent to rail lines. There are also direct connections to the Port of Wilmington for fast, low-cost import and export shipping. Direct connections are also available to the Port of Lewes. Piggyback service is available from Delaware to most major U.S. industrial and distribution centers.

Businesses will also find convenient passenger rail service in Delaware. AMTRAK Metroliners leave approximately every hour from Wilmington for the one and one-half trip to Washington, DC and New York. There are scheduled intermediate stops in Baltimore, Philadephia, Newark, New Jersey, and two stations serving the Washington, DC Beltway and Metropark, New Jersey. Other AMTRAK passenger trains provide service to Boston, Florida, and the West.

BEST AVAILABLE COPY

RAILROADS 1983


PENNSYLVANIA
95
495
WILMINGTON
ELSMERE
NEWARK
295
NEW CASTLE
95
RIVER
CHESAPEAKE & DELAWARE CANAL
DELAWARE
896
MIDDLETOWN
301
NEW JERSEY
13
COUNTY
NEW CASTLE
KENT
SMYRNA
N
0
5
10
MILES
MARYLAND
DOVER
10
DELAWARE BAY
113
COUNTY
HARRINGTON
MILFORD
KENT
SUSSEX
1
LEWES
9
REHOBOTH BEACH
GEORGETOWN
SEAFORD
REHOBOTH BAY
OCEAN
9
113
NANTICOKE RIVER
13
INDIAN RIVER BAY
LAUREL
ATLANTIC
24
LITTLE ASSAWOMAN BAY
MARYLAND

SOURCE: DELAWARE TRANSPORTATION AUTHORITY.

PROXIMITY TO MAJOR AIRPORTS :

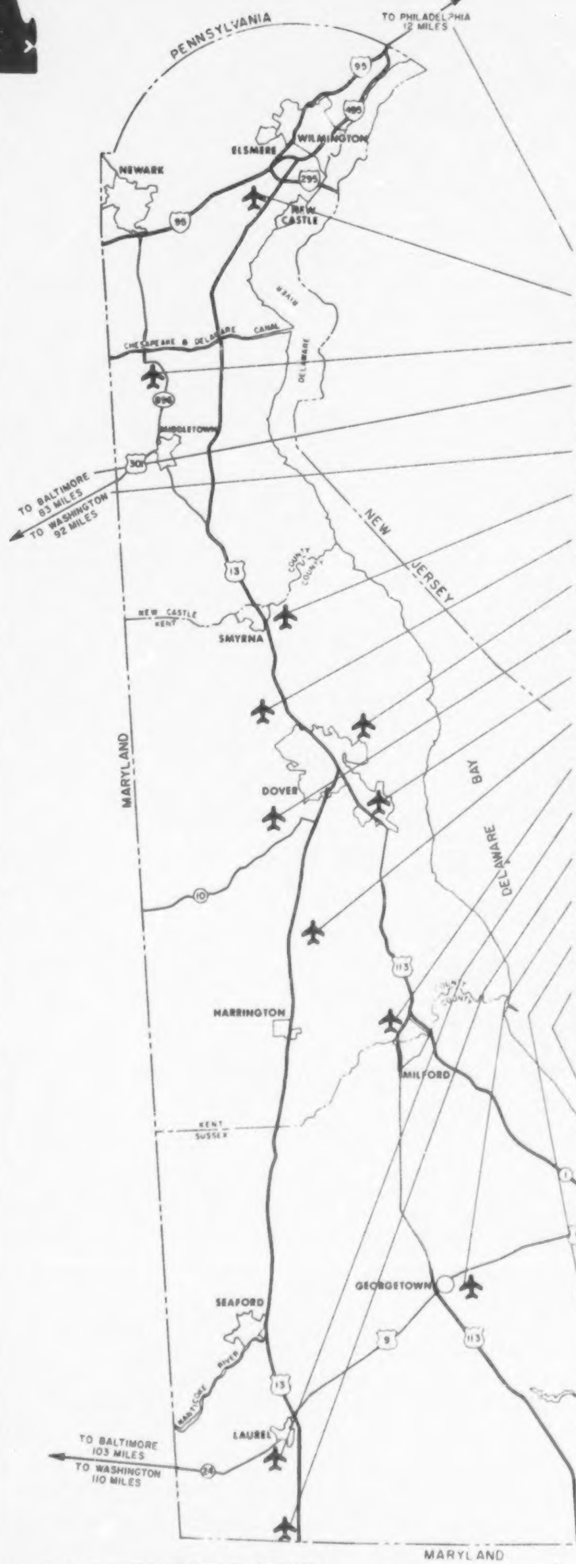
Delaware's network of public and private airports can readily accommodate commercial and corporate aircraft. The Greater Wilmington Airport, serving the entire State, offers worldwide cargo service with the fastest, most efficient ground delivery system in the four-state area. The airport is also equipped with complete facilities for major engine and airframe maintenance and repair. Several other airports in the State offer major and minor repair and maintenance services for commercial and corporate aircraft.

Scheduled and nonscheduled freight service is available at most of the other airports in the State. Commuter service operates from Dover and Wilmington daily and connects passengers with major terminals. Worldwide passenger service is one-half hour from downtown Wilmington at the Philadelphia International Airport. There are also aircraft leasing and storage facilities for commercial and corporate aircraft in several locations in Delaware. For southern Delaware, the Baltimore-Washington International Airport is less than a two-hour drive from most locations in Kent and Sussex Counties.

The Greater Wilmington Airport and the Sussex County Airport in Georgetown both offer the double convenience of good transportation and prime industrial sites.

BEST AVAILABLE COPY

AIRPORTS AND SERVICES 1983


PENNSYLVANIA
TO PHILADELPHIA 12 MILES
95
495
WILMINGTON
ELSMERE
NEWARK
295
NEW CASTLE
95
CHESAPEAKE & DELAWARE CANAL
DELAWARE
896
MIDDLETOWN
301
TO BALTIMORE 83 MILES
TO WASHINGTON 92 MILES
NEW JERSEY
13
NEW CASTLE
KENT
SMYRNA
MARYLAND
DOVER
BAY
DELAWARE
10
113
HARRINGTON
MILFORD
KENT
SUSSEX
1
LEWES
REHOBOTH BEACH
9
GEORGETOWN
REHOBOTH BAY
OCEAN
SEAFORD
9
113
INDIAN RIVER BAY
13
NANTICOKE RIVER
LAUREL
TO BALTIMORE 103 MILES
TO WASHINGTON 110 MILES
24
ATLANTIC
LITTLE ASSAWOMAN BAY
MARYLAND
N
0
5
10
MILES

AIRPORT	RUNWAYS	SERVICE
PHILADELPHIA INTERNATIONAL AIRPORT 215 / 492 - 3000	PAVED 10,500'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
GREATER WILMINGTON AIRPORT (IFR) 302 / 328 - 5658	PAVED 7,165'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
SUMMIT AIRPARK (IFR) 302 / 737 - 7200	PAVED 4,500'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
BALTIMORE - WASHINGTON INTERNATIONAL AIRPORT (IFR) 301 / 787 - 7023	PAVED 9,450'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
WASHINGTON NATIONAL AIRPORT (IFR) 703 / 557 - 2506	PAVED 6,870'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
SMYRNA AIRPORT (VFR) 302 / 653 - 8314	TURF 1,850'	AVGAS
DELAWARE AIRPARK (VFR) 302 / 674 - 2666	TAR & CHIP 3,484'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
CHANDELLE AIRPORT (VFR) 302 / 674 - 2814	PAVED 2,530'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
JENKINS AIRPORT (VFR) 302 / 697 - 7743	TURF 2,697'	TIEDOWNS, REPAIRS, AVGAS
DOVER AIR FORCE BASE (IFR) 302 / 678 - 7011	PAVED 9,600'	TIEDOWNS, AVGAS, JET
YODER AVIATION (VFR) 302 / 284 - 4651	TURF 2,060'	TIEDOWNS, REPAIRS, AVGAS
MILFORD AIRPARK (VFR) 302 / 422 - 4916	TURF 2,340'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
LAUREL (VFR) 302 / 875 - 3894	TURF 3,120'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
DELMAR (VFR) 301 / 896 - 9297	TURF 2,860'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
SUSSEX COUNTY AIRPORT (IFR) 302 / 856 - 0096	PAVED 5,000'	HANGARS, TIEDOWNS, REPAIRS, AVGAS, JET
WARRINGTON AIRPORT (VFR) 302 / 436 - 8978	TURF 2,171'	HANGARS, TIEDOWNS, REPAIRS, AVGAS
REHOBOTH BEACH AIRPORT (VFR) 302 / 227 - 2676	TURF 2,808'	HANGARS, TIEDOWNS, REPAIRS, AVGAS

SOURCE: DELAWARE TRANSPORTATION AUTHORITY.

YEAR-ROUND PORT SERVICE :

As the first inland port along the Delaware River, the Port of Wilmington is located at the mouth of the Christina River, approximately 65 miles from Atlantic shipping lanes. The Port offers six berths with 37-foot depths, and additional berthing space is planned. The Port presently covers 250 acres, and several hundred more acres are available for expansion. The Port area is sheltered from sea conditions and experiences a moderate climate and light traffic density, thereby allowing the handling of ocean carriers with speed and efficiency.

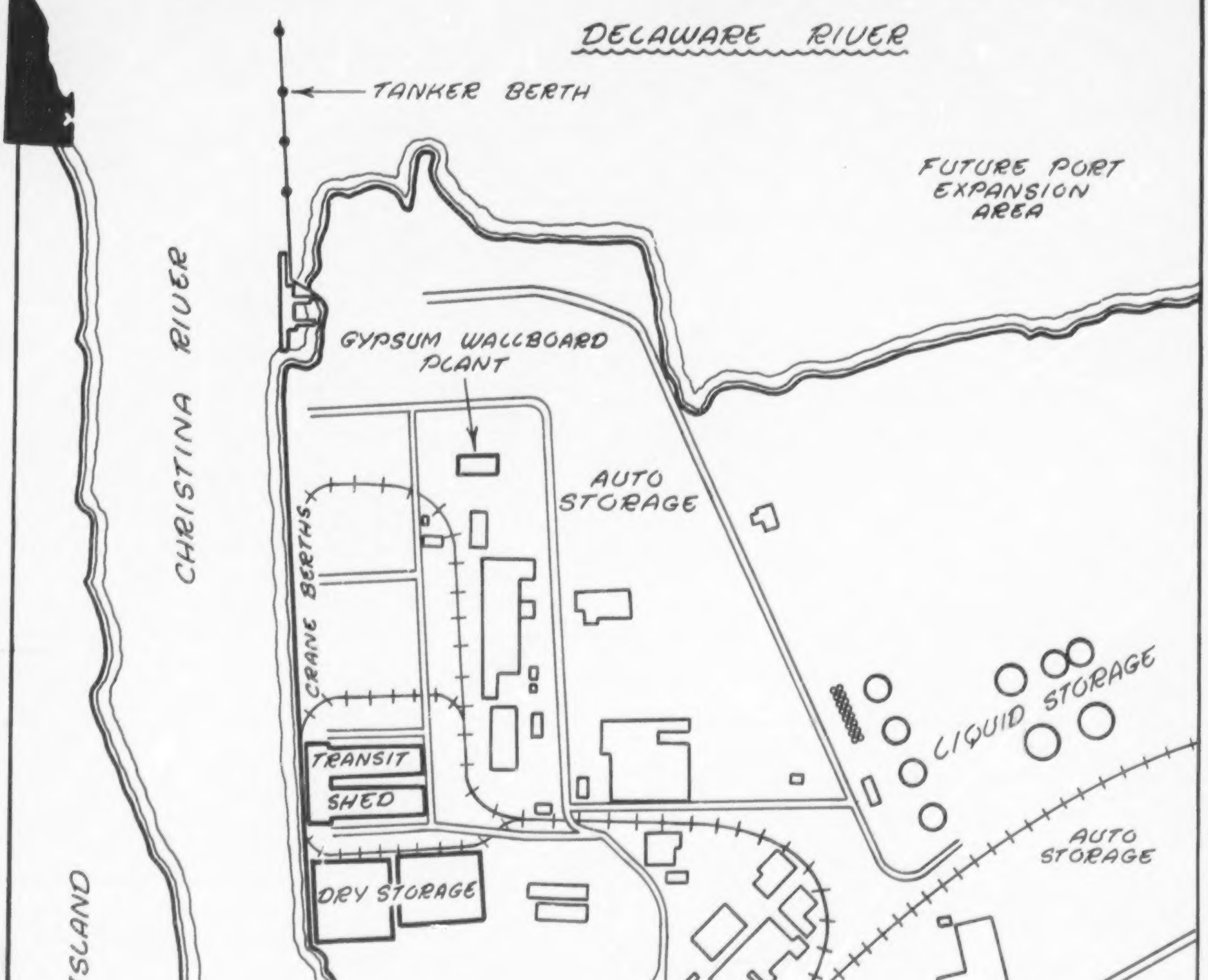
The Port of Wilmington has technologically-advanced equipment and can handle all types of large bulk or palletized cargo. Discharging facilities include two Gantry cranes of 100-ton capacity, and a 40-ton mobile container crane that is the newest on the East Coast and can handle 35 containers an hour. A huge bulk tower equipped with a 9.5 cubic yard bucket for unloading basic ores is the Port's primary bulk handling facility. Cargo can be dispatched directly from ships to freight cars, trucks, or lighters saving handling costs and speeding delivery. Mechanical transfer is facilitated by a fleet of 26 forklifts with lifting capacities from 5,000-30,000 pounds. The Port also has bagging facilities for bulk items.

More than 2,000,000 square feet of open storage is available. Open spaces currently store foreign cars, tractors and heavy construction equipment, lumber, pumice, steel, auto parts, iron, and lead. In addition, 472,000 square feet of enclosed warehouse and storage space is available, offering quick and efficient storage and loading of packaged and bulk goods. Each warehouse maintains rail and truck docking facilities and a 24-hour security service. Refrigerated storage is located 120 feet from dockside, offering 700,000 cubic feet of freezer and refrigeration space for perishable commodities.

The Port is located less than one mile from Highway I-495 and approximately three miles from Highway I-95, the region's major north/south arterial highways. It is also 25 miles from Highway I-76, the region's major east/west arterial highway. The Port property has 7.5 miles of rail connections running directly to dockside and external connections to CONRAIL and the Chessie System.

The Port of Wilmington currently handles many cargoes - vehicles, coconut, cocoa beans, bananas, frozen meat, salt, sorbitol, fluorspar, gypsum ore, iron, steel, jute, lead, lumber, chrome ore, titanium ore, woodpulp, zinc, and others. For companies interested in long-term leases, there is abundant space for construction of permanent facilities which the Port and the City of Wilmington will help finance through tax incentive plans. The Port offers potential savings over Philadelphia or Camden, New Jersey, because of reduced vessel time to the Atlantic channels, less fuel consumption, and potential insurance savings due to less congested waters.

PORT OF WILMINGTON


DELAWARE RIVER
TANKER BERTH
FUTURE PORT EXPANSION AREA
CHRISTINA RIVER
GYPSUM WALLBOARD PLANT
AUTO STORAGE
CRANE BERTHS
TRANSIT SHED
DRY STORAGE
LIQUID STORAGE
AUTO STORAGE
CHERRY ISLAND
CONRAIL
PETROLCOKE STORAGE
TERMINAL AVE. (RT. 9A)
CHRISTINA AVE. (RT. 9A)
INTERSTATE 95
I 495
AUTO STORAGE
N

Source: Port of Wilmington Delaware, Administrative Offices.

WELL-UTILIZED PUBLIC TRANSIT SYSTEMS :

Delaware is served by a variety of public transportation carriers. The Delaware Administration for Regional Transit (DART) operates an extensive fixed-route bus system serving the northern part of the State, including Wilmington, Newark, Claymont, New Castle, and nearby communities. The City of Newark and the University of Delaware operate a local fixed-route bus service serving that community.

Frequent AMTRAK service is available from Wilmington to the major metropolitan area in the Northeast.

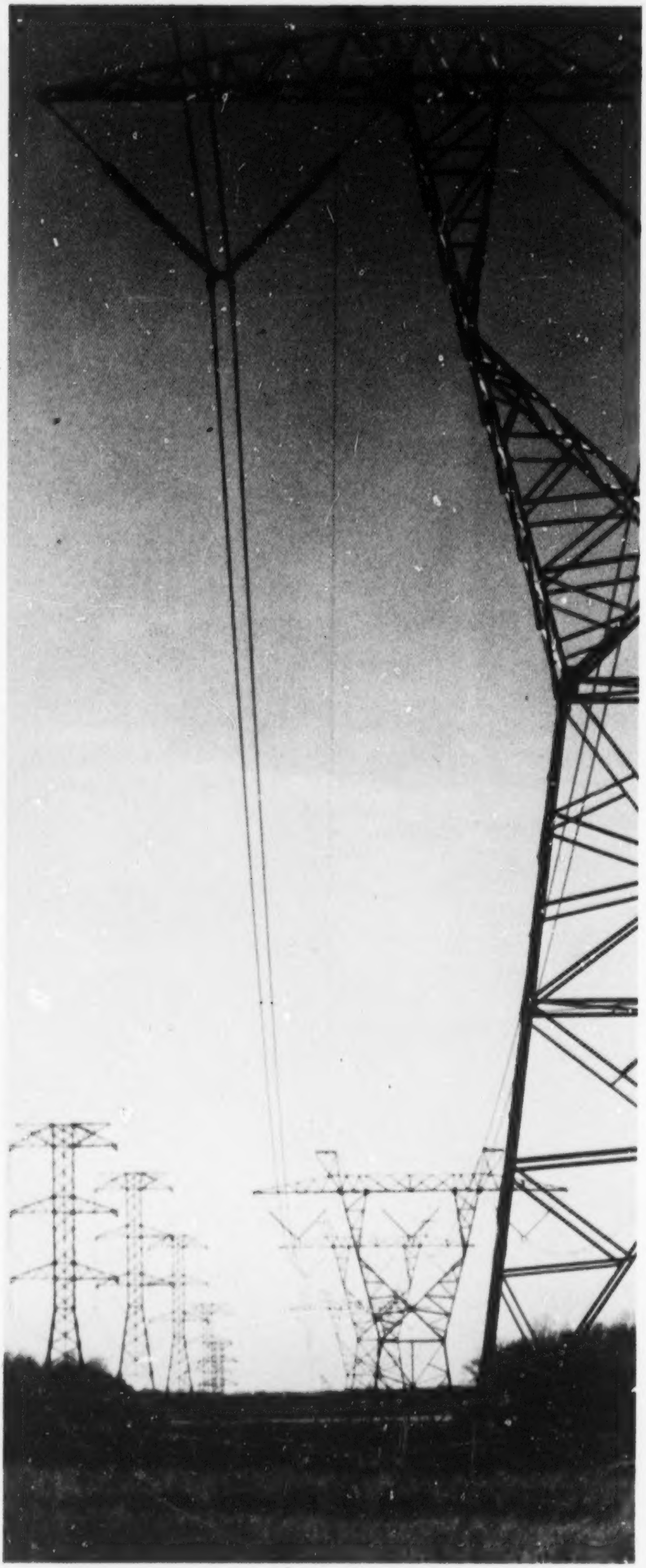
Philadelphia International Airport is located within one-half hour travel from downtown Wilmington, and there is scheduled commuter air service from Philadelphia to Dover.

In Kent and New Castle Counties, door-to-door limousine service is available seven days a week to Philadelphia and five days a week to Baltimore and Washington.

Taxi service is available throughout the State, and there are numerous charter bus operators. Intercity bus service via Greyhound and Trailways is available to all major communities, including downstate vacation sites.

The State operates a system of lift-equipped busses to serve elderly and handicapped persons.

The Lewes Cape May Ferry provides auto and passenger service year-round between southern Delaware and New Jersey.



Utilities/ Resources

STATE OF DELAWARE

UTILITIES/RESOURCES

Reliable electricity, available natural gas, one of the most modern telephone systems in the country, and abundant surface water combine to make Delaware a very attractive business location.

Section Title	Page
Adequate Electric Power - Today and Tomorrow	VII-2
Electric Rates Compared	VII-4
Available Natural Gas	VII-5
Modern Communications Systems	VII-7
Waste Systems	VII-8
Abundant Water Resources	VII-8

ADEQUATE ELECTRIC POWER - TODAY AND TOMORROW :

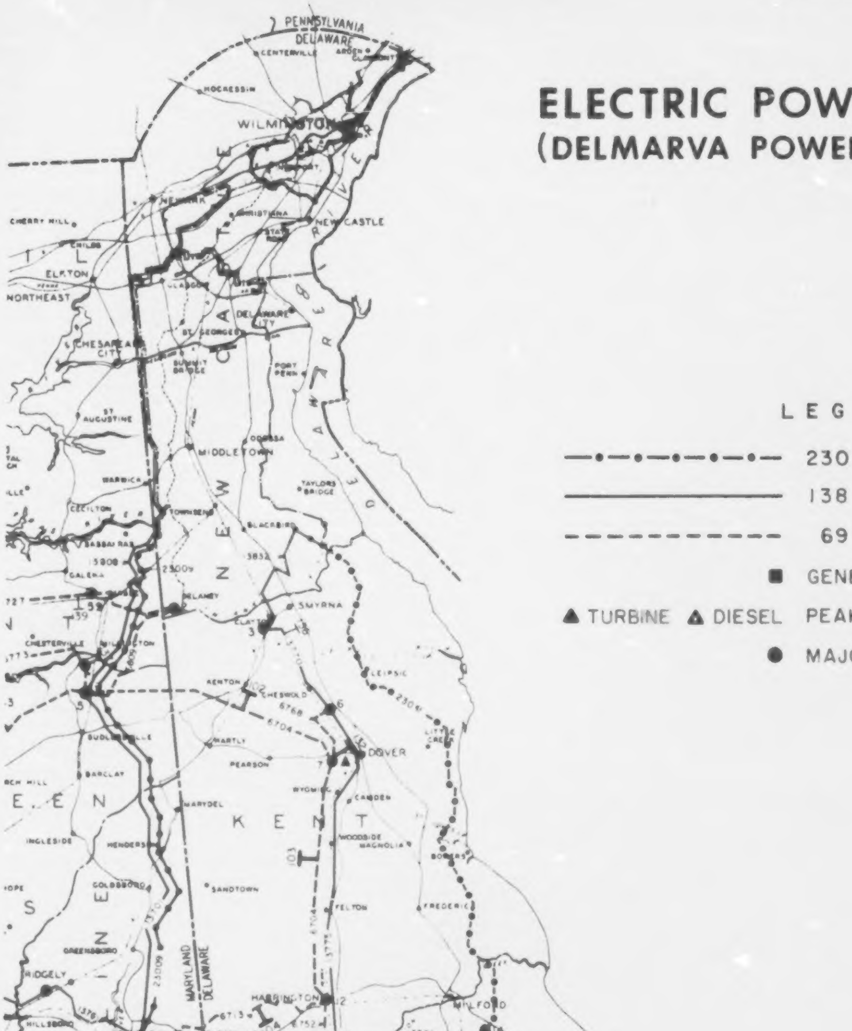
Ninety-four percent of Delaware's electric power is generated by Delmarva Power and Light Company, an investor-owned generating company headquartered in Wilmington. Delmarva is a member of the Pennsylvania-New Jersey-Maryland Interconnection which offers service continuity and economies of ultrascale power. Delmarva is also a partner in the Salem and Peach Bottom nuclear generating stations. The remaining 6% of the State's electric power is generated by several municipal companies.

Electric rates in Delaware are expected to approach national averages in the next several years for the following reasons: (1) Delmarva's generating capacity exceeds the company's average usage, thereby minimizing Delmarva's capital needs over the next ten years. For example, Delmarva's present rate structure includes $110.7 million of capital construction costs in 1980. The projected capital spending for 1985 is only $64 million. (2) The utility anticipates that its new fuel mix, which is less dependent on oil, will generate additional savings. Delmarva's new 400-megawatt, coal-fired generating station has already reduced dependency on oil from 53% in 1979 to 10% in 1983, and as plans for the conversion from oil to coal progress, Delmarva anticipates more efficient and less expensive electric service. Although rates are currently based on higher oil dependency, by 1984 an estimated 66% of the power will be generated by coal-fired units, 23% will be generated by nuclear units, while only 11% will be generated by oil and gas units. (3) And finally, Delmarva's interconnections with generating facilities in nearby states will allow more flexible and continuous service.

In October 1982, the Energy Information Administration of the U. S. Department of Energy ranked the residential electric rate increases for the past three-year period in 84 areas, including Delaware. Sixty-three percent of the areas had rate increases greater than those experienced in Delaware. This study is an indication that progress has already been made toward lowering relative electricity rates in Delaware.

BEST AVAILABLE COPY

ELECTRIC POWER FACILITIES
(DELMARVA POWER AND LIGHT CO.)


PENNSYLVANIA
DELAWARE
CENTERVILLE
ARDEN
HOCKESSIN
WILMINGTON
NEWARK
CHRISTIANA
NEW CASTLE
CHERRY HILL
ELKTON
NORTHEAST
DELAWARE CITY
ST. GEORGES
CHESAPEAKE CITY
SUMMIT BRIDGE
PORT PENN
ST AUGUSTINE
ODESSA
MIDDLETOWN
TAYLORS BRIDGE
WARWICK
CECILTON
TOWNSEND
BLACKBIRD
GALENA
DELANEY
SMYRNA
CLAYTON
CHESTERVILLE
MILLINGTON
KENTON
CHESWOLD
LEIPSIC
LITTLE CREEK
DOVER
HARTLY
PEARSON
WYOMING
CAMDEN
MARYDEL
KENT
WOODSIDE
MAGNOLIA
BOWERS
INGLESIDE
HENDERSON
SANDTOWN
GOLDSBORO
FELTON
FREDERICA
GREENSBORO
RIDGELY
MARYLAND
DELAWARE
HARRINGTON
MILFORD
HILLSBORO
DENTON
BURRSVILLE
HOBBS
HICKMAN
GREENWOOD
ELLENDALE
WILLISTON
CAROLINE
CAPE HENLOPEN
LEWES
MILTON
HARBESON
REHOBOTH
BRIDGEVILLE
AMERICAN CORNER
SMITHVILLE
BETHLEHEM
PRESTON
FEDERALSBURG
GEORGETOWN
SUSSEX
SEAFORD
CONCORD
STOCKLEY
HURLOCK
WOODLAND
LAUREL
MILLSBORO
DAGSBORO
MILLVILLE
BETHANY
FRANKFORD
ROXANA
BAYARD
SELBYVILLE
VIENNA
DELMAR
MARDELA SPRINGS
HEBRON
PARSONSBURG
WHALEYSVILLE
WORCESTER
WICOMICO
230 KV
23076
23002
13776
6704
6722
6723
6741
6747

LEGEND

—•—•—•—•—•— 230 KV TRANSMISSION LINE

———————— 138 KV TRANSMISSION LINE

- - - - - - - - 69 KV TRANSMISSION LINE

■ GENERATING STATION - STEAM

▲ TURBINE ▲ DIESEL PEAKING GENERATING STATION

● MAJOR SUBSTATION

N

0 5 10
MILES

Source: Delmarva Power and Light Company.

ELECTRIC RATES COMPARED :

Residential Service Rates
JULY 1, 1982
(average monthly bills for customers with electrical hot water heating)

	750 KWH	1,000 KWH
Wilmington, DELAWARE	$ 75.43	$ 98.92
Baltimore, Maryland	55.48	73.07
Philadelphia, Pennsylvania	59.96	84.15
Trenton, New Jersey	69.58	94.22
New York, New York	100.52	135.98
Washington, DC	42.65	59.12

Source: Typical Residential, Commercial and Industrial Bills - Investor-owned Utilities, Edison Electric Institute, Summer 1982.

Industrial Service Rates
JULY 1, 1982
(average monthly bills)

	150 KW 30,000 KWH	1,000 KW 200,000 KWH	20,000 KW 6,000,000 KWH
Wilmington, DELAWARE	$3,738	$20,568	$449,043
Baltimore, Maryland	3,040	17,029	342,665
Philadelphia, Pennsylvania	2,848	17,696	463,221
Trenton, New Jersey	4,600	19,502	441,930
New York, New York	4,832	32,215	772,872
Washington, DC	2,897	19,148	436,682

Source: Typical Residential, Commercial and Industrial Bills - Investor-owned Utilities, Edison Electric Institute, Summer 1982.

AVAILABLE NATURAL GAS :

The State's natural gas is supplied by two major utility corporations. Delmarva Power and Light Company serves all of New Castle County north of the Chesapeake and Delaware Canal. Delmarva has continued to expand its high pressure gas service lines and facilities to provide for the increasing number of natural gas customers in Delaware.

Chesapeake Utilities Corporation serves natural gas to the area south of the Chesapeake and Delaware Canal. Eastern Shore Natural Gas Company, a subsidiary of the Chesapeake Utilities Corporation, has a pipeline which extends from Pennsylvania through Delaware to Maryland. The operating division of Chesapeake serves natural gas to most of the municipalities south of the Chesapeake and Delaware Canal.

Natural gas rates in Delaware are competitive with a number of other states and regions.

1981 Gas Utility Average Prices ($/MM BTU)

State	Total	Residential	Commercial	Industrial*	Other
DELAWARE	$4.43	$5.35	$4.91	$3.93	$1.85
Maryland	4.54	5.03	4.58	3.97	3.09
Pennsylvania	4.02	4.37	4.14	3.65	4.24
New Jersey	5.29	5.82	5.38	4.53	2.94
New York	4.78	5.23	4.52	4.01	4.38
Washington, DC	5.29	5.49	5.11	**	**
U. S. average	3.66	4.18	3.91	3.32	3.25

---

* - Includes electric generation.
** - No sales reported.

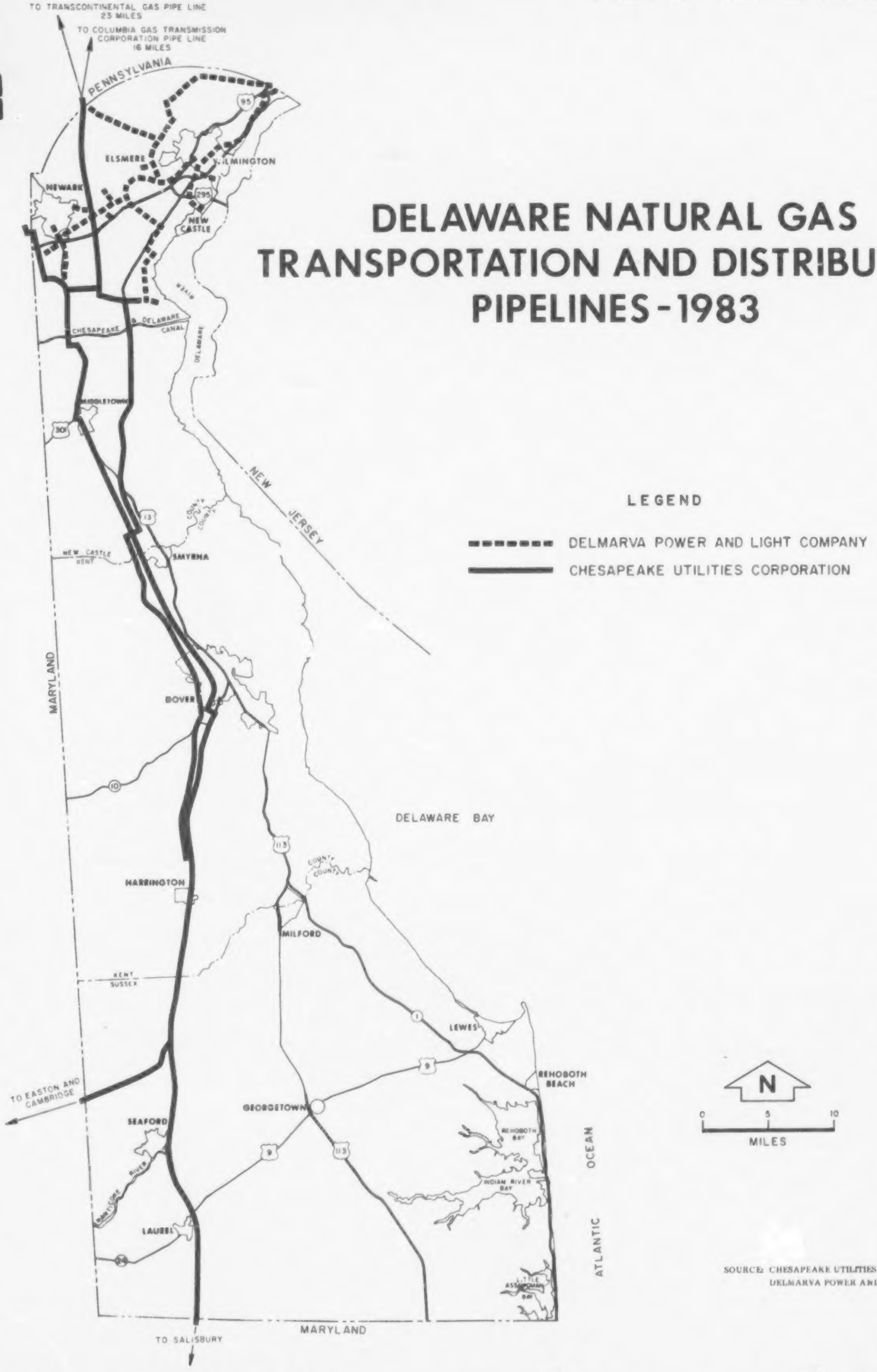
Source: Gas Facts, American Gas Association, Arlington, Virginia, 1982.

Liquified Petroleum Gas

Delaware enjoys the benefits of a number of companies which supply a wide variety of LPG appliances, equipment, and gasses. Most suppliers offer industrial, wholesale, and retail quantities as well as bulk storage facilities. Delaware LPG suppliers have an excellent track record for cooperation with industries located in the State. The Delaware Development Office can assist you in locating a supplier near your proposed facilities.

BEST AVAILABLE COPY

DELAWARE NATURAL GAS TRANSPORTATION AND DISTRIBUTION PIPELINES-1983


TO TRANSCONTINENTAL GAS PIPE LINE 23 MILES
TO COLUMBIA GAS TRANSMISSION CORPORATION PIPE LINE 16 MILES
PENNSYLVANIA
95
ELSMERE
WILMINGTON
NEWARK
295
NEW CASTLE
RIVER
DELAWARE
CHESAPEAKE & DELAWARE CANAL
MIDDLETOWN
301
NEW JERSEY
13
COUNTY
NEW CASTLE
KENT
SMYRNA
MARYLAND
DOVER
10
DELAWARE BAY
113
HARRINGTON
MILFORD
KENT
SUSSEX
1
LEWES
9
REHOBOTH BEACH
TO EASTON AND CAMBRIDGE
GEORGETOWN
SEAFORD
9
113
REHOBOTH BAY
OCEAN
INDIAN RIVER BAY
NANTICOKE RIVER
ATLANTIC
LAUREL
24
LITTLE ASSAWOMAN BAY
MARYLAND
TO SALISBURY
LEGEND
DELMARVA POWER AND LIGHT COMPANY
CHESAPEAKE UTILITIES CORPORATION
N
0
5
10
MILES

SOURCE: CHESAPEAKE UTILITIES CORPORATION AND DELMARVA POWER AND LIGHT COMPANY.

MODERN COMMUNICATIONS SYSTEMS :

Telephone Service

The entire State of Delaware is served by the Diamond State Telephone Company. In addition to basic local phone service, Diamond State Telephone offers the majority of it's customers the most modern calling services available anywhere in the United States -- direct distance dialing, Touch-Tone^{R} service, and custom calling features. Installation and service fees are contingent upon the type of service, equipment needed, and the customers' location. As a result of the company's investment in high technology electronic switching equipment and its microwave network that spans the state north to south, its capabilities also include sophisticated digital offerings like data over voice, and extensive WATS-800 service. A lightwave guide system under construction between New York and the Washington, DC area will soon provide access to lightwave communications and other advanced telecommunications offerings of the future.

Mail, Newspapers, Radio, and TV

Private mail couriers offer overnight delivery service from most locations in the State to almost any destination in the continental United States.

Two upstate daily newspapers, one downstate daily, and numerous weekly publications provide newsprint advertising coverage throughout the State. These publications are supplemented by many major newspapers from the metropolitan areas just outside the State's borders.

Nine AM and six FM radio stations provide coverage throughout the State. Delaware's only television station, part of the public broadcasting network, is located in Wilmington. In addition, there are six cable television companies, and all three major networks broadcast into Delaware from surrounding cities.

WASTE SYSTEMS :

Solid Waste

The Delaware Solid Waste Authority provides solid waste disposal facilities in Kent and New Castle Counties. Facilities are currently provided in Sussex County by the County government. No hazardous waste disposal facilities are available in the State. The Delaware Development Office can work with you in solving your hazardous waste disposal needs.

The services of numerous rubbish haulers are available to remove solid waste from your site. The cost of these services varies, depending on the location of the plant and disposal facility, the volume of waste, and the frequency of the service. The Delaware Development Office staff can assist you in locating a waste removal company.

Sewer Systems

Sewer service is generally available in the incorporated areas of the State, in the more populous rural areas, and in several existing plant sites and industrial parks. On-site sewer facilities are required in areas not served by public sewers. Sewage disposal is controlled by various regulatory agencies. The Delaware Development Office will assist you in dealing with these agencies.

ABUNDANT WATER RESOURCES :

The State has abundant streams and aquifers. The northern portion of the State is characterized by a network of surface streams which are adequate for present and future water needs. The balance of the State provides little potable surface water but contains aquifers sufficient to meet most demands. Municipalities operate their own water systems, and independent wells are also practical in many parts of the State. The Delaware River is brackish and affords a vast source of processing and cooling water.

The drainage basin of the Delaware River and Bay in the State is subject to the authority and regulations of the Delaware River Basin Commission. All ground or surface water withdrawals are regulated by the State Department of Natural Resources and Environmental Control. The Delaware Development Office will assist you in your dealings with all federal, state, and local regulatory agencies in an effort to meet your proposed water needs.

Site Selection

STATE OF DELAWARE

The site selection process is simplified by the Delaware Development Office's knowledge of available sites and buildings, by its ability to facilitate environmental and land use permitting, and because it can assist in obtaining necessary local permits.

Section Title	Page
Site Inventory and Tours	VIII-2
Development Office Facilitates Permitting	VIII-4
State Environmental Permits	VIII-4
State Land Use Permits	VIII-4
Local Permits	VIII-7
Municipal Permits	VIII-9

SITE INVENTORY AND TOURS :

The Delaware Development Office offers a full line of services designed to assist in selecting a site and building in Delaware best suited to fit your needs. The Office is staffed by experienced professionals who can provide the most current and accurate information in the following categories:

I. Site Inventory

The Office maintains a Statewide inventory of sites which can be developed for industrial and commercial activity. Readily available for your review, this inventory is constantly updated and includes information on an extensive list of sites which are properly zoned for industrial or commercial activity.

The Office's site inventory includes current data on location, parcel size, site characteristics, soil conditions; estimated prices, zoning, utility services; transportation networks; special engineering considerations; and corporate neighbors. In addition, aerial photographs, planning maps, and topographical maps are available for most sites.

II. Buildings Inventory

The Office also maintains a current inventory of industrial and commercial buildings available throughout Delaware. The Office can help you determine whether a building designed to fit your needs exists in the State. The building inventory includes information on location, size, type of construction, age of facility, price, support services, utilities, internal building systems, and availability for lease or purchase. Floor plans, site development plans, and engineering drawings are available for many facilities. In addition, the Office maintains regular contact with local investors, developers, and contractors.

III. Site and Building Tours

The Delaware Development Office is prepared to conduct confidential site and building tours for you at your convenience. Because the staff maintains an excellent relationship with all listing agents, it is possible to conduct preliminary tours of facilities without a realtor present. The Office must, however, respect the terms of any listing agreement and, at the appropriate time, put you in contact with the listed agent.

SITE INVENTORY AND TOURS (continued) :

IV. Business Climate Data

The Office maintains current files on Delaware's business climate and can arrange confidential meetings with existing Delaware business executives so that you may discuss your proposals with those who know the State's business climate best. The Office expects and encourages these candid sessions and will attend these meetings only at your invitation.

In addition, the Office can provide you with a full list of support businesses located close to your proposed location so that you may determine the availability of the critical supplies and services necessary for your business operation.

V. Confidentiality

The Delaware Development Office adheres to the highest professional standards of conduct in each of its development projects. Accordingly, you may be certain that any information which you share with any of the Office staff will remain completely confidential. At no time will the Development Office divulge any data about your company or its plans without your prior approval.

DEVELOPMENT OFFICE FACILITATES PERMITTING :

Planning, zoning, and site selection decisions are expedited in Delaware as a result of a comparatively simple organization of both State and county governments. The Department of Natural Resources and Environmental Control administers all major environmental permits for the State. Each of Delaware's three counties maintains a central office for administering planning and zoning regulations. In addition, the Office will provide trained professionals to guide a company through the State and local permit and zoning processes.

This section briefly outlines State environmental permits and county zoning processes. The Delaware Development Office also publishes more detailed information in A Guide to Permit Regulations for Business Locations.

STATE ENVIRONMENTAL PERMITS :

Unlike many other states, responsibility for all major environmental permits, including air emissions, noise, ground and surface water withdraws, water pollution, and solid and hazardous wastes, are all administered by a single State agency, the Department of Natural Resources and Environmental Control.

A Development Advisory Service established by Delaware's Department of Natural Resources and Environmental Control works with firms requiring multiple State or federal permits. The service informs applicants of permit requirements, schedules and standards, and arranges meetings which allow applicants to discuss their project with all relevant State officials at one time. The Development Advisory Service may be contacted at (302) 736-5409.

STATE LAND USE PERMITS :

In addition to the State environmental permits, the Department of Natural Resources and Environmental Control administers the following statutes governing land use in Delaware:

1. **The Coastal Zone Act** controls the location, extent, and type of industrial development in the State's coastal zone, including lands contiguous to the Delaware River and Bay, Atlantic Ocean, and the Chesapeake and Delaware Canal. The construction of certain new heavy industries, in the coastal zone, including oil refineries, steel manufacturing plants, cellulose pulp paper mills, and petro-chemical plants, is prohibited. New bulk product transfer facilities for the movement of materials between vessels and the shore are also prohibited. Pier facilities for a single user and the Port of Wilmington are exempt from this prohibition.

STATE LAND USE PERMITS (continued) :

New manufacturing uses begun after June 1971 and expansions or extensions of nonconforming manufacturing uses in existence on or before June 1971 are allowed by permit issued by the Secretary of the Department of Natural Resources and Environmental Control. Local zoning ordinances are also applicable.

New nonmanufacturing business uses, such as commercial, residential, warehouse, and distribution facilities are not covered by the Act. The Office will be pleased to work with you to provide early guidance on this program.

Examples of Coastal Zone Permits Granted :

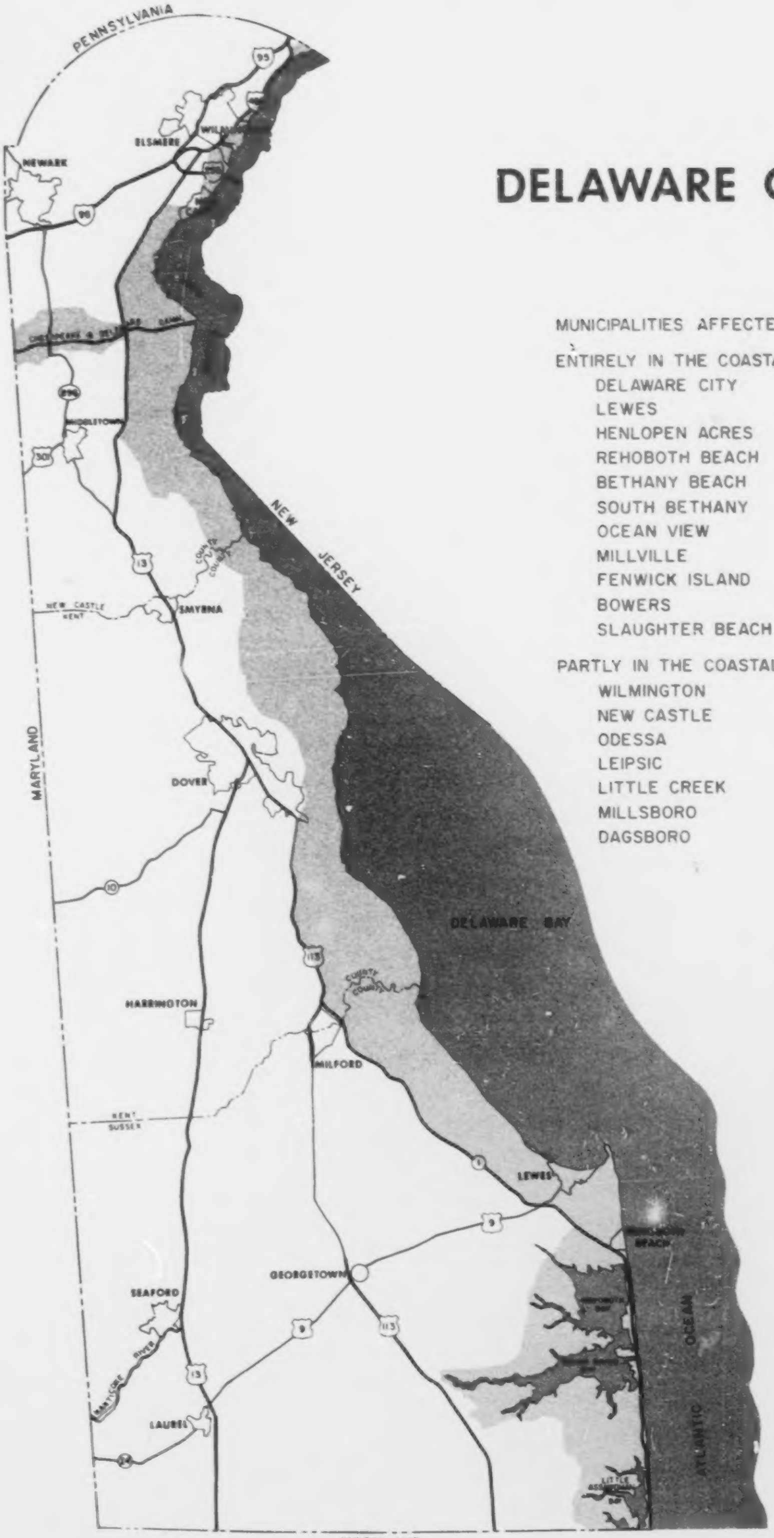
- Construction of an 82,000 square-foot manufacturing plant producing rolled processed and nonprocessed metal products at the New Castle Industrial Park.
- A scrap metal recycling operation at the Wilmington Marine Terminal.
- A new pilot plant and facilities for producing chlorinated benzenes and chlorinated substituted benzenes as a modification to an existing oil refinery in Delaware City.
- Renovation and repair of buildings used for metal working operations at Edgemoor.
- A plant in Claymont to process industrial quantities of carbon dioxide.
- A manufacturer of animal vaccines near Millsboro.
- A single-user pier for a major oil company near Claymont.

2. **The Underwater Lands Act and the Wetlands Act** protect all designated wetlands and cypress swamps, and all public submerged lands. Approval is necessary for any structure, construction, dredging, filling, or excavating in any wetland or subaqueous land.

3. **The Beach Protection Act** requires written approval for any substantial change in the characteristics of any beach, defined as those portions of the shore of any body of water which extend from the mean high watermark inland 1,000 feet, or to a roadway for automobiles, whichever is closer. This act is administered only for the Atlantic Ocean and Delaware Bay Coasts.

BEST AVAILABLE COPY

DELAWARE COASTAL ZONE


PENNSYLVANIA
95
ELSMERE
NEWARK
95
CHESAPEAKE & DELAWARE CANAL
896
MIDDLETOWN
301
13
NEW JERSEY
NEW CASTLE
KENT
SMYRNA
DOVER
MARYLAND
10
DELAWARE BAY
113
HARRINGTON
MILFORD
KENT
SUSSEX
1
LEWES
9
GEORGETOWN
SEAFORD
9
113
NANTICOKE RIVER
13
LAUREL
24
ATLANTIC OCEAN
MARYLAND

MUNICIPALITIES AFFECTED BY THE COASTAL ZONE ACT

ENTIRELY IN THE COASTAL ZONE
- DELAWARE CITY
- LEWES
- HENLOPEN ACRES
- REHOBOTH BEACH
- BETHANY BEACH
- SOUTH BETHANY
- OCEAN VIEW
- MILLVILLE
- FENWICK ISLAND
- BOWERS
- SLAUGHTER BEACH

PARTLY IN THE COASTAL ZONE
- WILMINGTON
- NEW CASTLE
- ODESSA
- LEIPSIC
- LITTLE CREEK
- MILLSBORO
- DAGSBORO

LEGEND

LAND WATER	AREAS COVERED BY THE COASTAL ZONE ACT

N
0
5
10
MILES

SOURCE: DEPARTMENT OF NATURAL RESOURCES AND ENVIRONMENTAL CONTROL.

LOCAL PERMITS :

Local zoning approval is required prior to submission of State permit applications. However, it is advisable to discuss the project with:

- The appropriate local planning department or commission
- The State Department of Transportation, Division of Highways
- The Office of the Fire Marshal

Local permits are granted by the individual counties and municipalities. This makes it imperative that applicants refer to the regulations established by the governing body in the area where a project will be undertaken. Each county administers its own flood plain regulations.

New Castle County

The New Castle County Department of Planning administers zoning and subdivision regulations for the County. There are two types of review procedures for commercial or industrial development:

A minor review is required for:
  - Commercial development of 1,000 to 3,500 square feet.
  - Industrial development for building areas exceeding 5,000 square feet, which will not require construction of a new access to a public road.

A major review is required for:
  - Commercial development involving more than 3,500 square feet.
  - Any development involving the establishment of a new access to a public road.

New Castle County has adopted the Building Officials' Conference of America (BOCA) building code. A lines and grades permit must be issued by the Department of Public Works prior to the issuance of a building permit. The New Castle County Department of Development and Licensing issues permits for specific building features, such as sprinkler systems and elevators. For additional information contact the New Castle County Department of Planning, 2701 Capitol Trail, New Castle, Delaware 19711, (302) 366-7780.

LOCAL PERMITS (continued) :

Kent County

The Kent County Planning Commission reviews all applications for rezoning and residential subdivisons and requires a site plan review for all commercial and industrial buildings which occupy more than 5,000 square feet of floor area. The Kent County Building Inspection Department, which has adopted the BOCA building code, issues building permits. The County Building Inspection Department issues a certificate of occupancy upon satisfactory completion of construction or changes in use. For additional information contact the Kent County Planning Office, 414 Federal Street, Dover, Delaware 19901, (302) 736-2010.

Sussex County

The Sussex County Planning and Zoning Commission requires a site plan review for all commercial and industrial development. A minor review is undertaken by the Planning and Zoning Office and may be completed in one day. The major reviews are made by the Planning and Zoning Office, the County Planning Commission, and the County's Technical Advisory Committee. These reviews usually require more time. The Sussex County Assessment Department issues building permits. When necessary, permits for bulkheading must be obtained from the Army Corps of Engineers. For additional information contact the Sussex County Planning and Zoning Office, County Courthouse, Georgetown, Delaware 19947, (302) 856-7701.

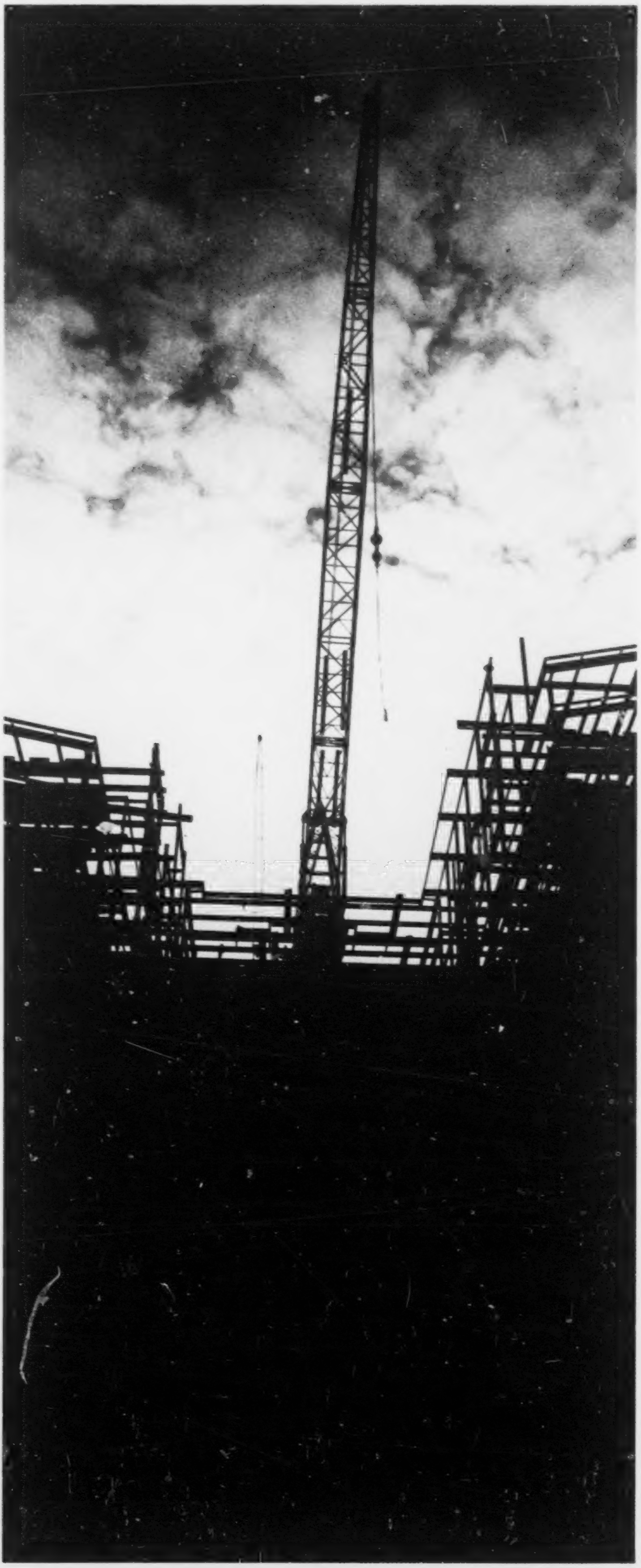
MUNICIPAL PERMITS :

Individual municipalities within Delaware may enact planning and zoning requirements; within these municipalities, the parent county zoning requirements are not applicable. Information on these municipal requirements may be obtained through the assistance of the Delaware Development Office or the appropriate local planning department or commission.

The planning and zoning requirements of Wilmington, Delaware's largest city, are summarized below:

- The Wilmington Department of Licenses and Inspections issues permits for building features such as sprinkler systems and plumbing. The City has adopted the BOCA building code.
- Special review procedures for development in Waterfront Zoning Districts are required by the Department of Licenses and Inspections.
- Applications for rezoning and subdivisions are required by the Office of Planning. Subdivision review and approval is required if the proposed subdivision is located in a flood plain; is fully bounded by streets or rights-of-way; is larger than 2.5 acres; involves the dedication of land for public purposes; or is a condominium declaration.

For additional information contact the Wilmington Office of Planning, 800 French Street, Wilmington, Delaware 19801, (302) 571-4130.



Construction Costs

STATE OF DELAWARE

CONSTRUCTION COSTS

Construction costs in Delaware are very low. Land prices are moderate and have increased at a slower rate than those in the average state. Operating costs are also below the national average. These factors translate into very attractive rental rates and building expenses for businesses in the State.

Section Title	Page
Delaware's Building Costs are Among the Lowest in the Nation	IX-2
Favorable Locational Factors Awarded by Appraisers	IX-2
Inexpensive Industrial Sites and Buildings	IX-3
Low Operating Costs for Buildings	IX-4
Wages of Construction Workers are Moderate	IX-5
Below-Average Office Rental Rates and An Adequate Supply	IX-6
Four Representative Buildings	IX-7

DELAWARE'S BUILDING COSTS ARE AMONG THE LOWEST IN THE NATION :

Several factors help keep construction costs low in Delaware. These include:

- Land costs that are considerably lower than other states.
- Construction materials that are abundant locally.
- Construction wages that are relatively low.
- Building operating costs which are low.

FAVORABLE LOCATIONAL FACTORS AWARDED BY APPRAISERS :

The most widely used appraisal manual places Delaware's costs of construction below the national average. The manual details factors which are used to compare the costs of standard buildings in various locations. Examples for 1982 include:

	Residential	Commercial
Wilmington and Dover, DELAWARE	.97	.98
Baltimore, Maryland	.91	.94
Newark, New Jersey	1.00	1.03
New York, New York	1.06	1.07
Philadelphia, Pennsylvania	.96	.97
Washington, DC	.94	.96
U. S. average	1.00	1.00

Source: This information is copyrighted by Robert Snow Means Company, Incorporated. It is reproduced from Means Square Foot Costs 1982, with permission.

INEXPENSIVE INDUSTRIAL SITES AND BUILDINGS :

Delaware land costs for industrial development are significantly lower than those in most other areas. The buildings compared are single story industrial-type buildings in urban locations.

Sales Prices of Prime Industrial Sites
(Per Square Foot)

	Improved		Unimproved	
	2 - 5 Acres	10 or More Acres	Less Than 10 Acres	10 - 99 Acres
Wilmington, DELAWARE	$ .62	$ .37	$ .43	$ .46
Baltimore, Maryland	1.25	1.10	1.10	.90
Northern New Jersey	2.00	1.50	n.a.	n.a.
New York, New York	n.a.	n.a.	n.a.	n.a.
Philadelphia, Pennsylvania	1.13	.95	1.00	.80

Source: Society of Industrial Realtors, Industrial Real Estate Market Survey, Washington, DC, Fall 1982, ranges averaged.

In addition, construction costs of industrial buildings are competitive with the region. The following tables describe these comparisons:

Construction Cost of Prime Industrial Buildings
(Per Square Foot)

	Prime High Technology	More Than 100,000 Square Feet	40,000-59,999 Square Feet	5,000-19,999 Square Feet
Wilmington, DELAWARE	$45.00	$21.00	$25.00	$28.00
Baltimore, Maryland	27.00	16.00	20.00	27.00
Northern, New Jersey	50.00	22.00	26.00	31.00
New York, New York	n.a.	33.00	33.00	40.00
Philadelphia, Pennsylvania	47.50	20.50	22.25	27.00

Source: Society of Industrial Realtors, Industrial Real Estate Market Survey, Washington, DC, Fall 1982, ranges averaged.

The Society of Industrial Realtors, in the fall of 1982, compared rental rates for prime industrial buildings of 40,000-60,000 square feet and found Wilmington's rates at $3.00 per square foot to be 8% less than those in Philadelphia and 45% less than the New York rates.

LOW OPERATING COSTS FOR BUILDINGS :

Operating costs for office buildings in downtown areas vary widely. Wilmington's operating costs are competitive in all areas.

Operating Costs for Office Buildings
(Per Square Foot)

	Cleaning	Electrical systems	HVAC	Elevators	Plumbing, Water, Security	Administrative Costs	Energy	Alterations and Decorations	Insurance	Real Estate Taxes	Personal Property Taxes
Wilmington, DELAWARE	$ .93	$.19	$.53	$.27	$1.45	$.33	$1.50	$.21	$.04	$ .79	$.00
Baltimore, Maryland	.65	.30	.35	.15	.70	.25	1.64	.41	.08	1.10	.01
New York, New York	1.45	.14	.39	.29	.70	.28	2.13	.33	.07	2.92	.13
Philadelphia, Pennsylvania	1.28	.15	.90	.21	1.02	.31	2.21	.64	.12	1.21	.16
Washington, D. C.	.57	.10	.29	.09	.22	.53	1.43	.11	.11	.83	.10
U. S. average	1.03	.13	.34	.23	.70	.43	1.52	.29	.09	1.51	.09
Mid-Atlantic average*	1.21	.15	.43	.24	.78	.33	1.93	.37	.09	2.19	.12

---

* Includes Massachusetts, Maine, New Hampshire, Connecticut, Rhode Island, New York, New Jersey, Philadelphia, Delaware, Maryland and Washington, D. C.

Source: Reprinted from the 1981 Downtown and Suburban Office Building Experience and Exchange Report, Copyright 1981 by Building Owners and Managers Association International, 1221 Massachusetts Avenue, N.W., Washington, D. C.

WAGES OF CONSTRUCTION WORKERS ARE MODERATE :

Union wages for construction workers in Delaware are lower than those in the average city, and most cities in the region. Nonunion workers receive approximately 80% of the wages earned by union workers for each category of work.

Union Wage Index in Building Trades

	Wilmington and Dover, DELAWARE	Baltimore, Maryland	Trenton, New Jersey	New York, New York	Philadelphia, Pennsylvania	Washington, DC	U. S. average
Electrical Work	.86	.82	1.00	.97	.94	.86	1.00
Mechanical Work	.88	.86	1.01	1.13	1.00	.92	1.00
Elevator Work	1.02	.95	1.00	1.07	1.07	.87	1.00
Painting and Decorating	.91	1.01	1.04	.95	1.12	1.01	1.00
Flooring and Carpeting	.96	.99	1.00	1.28	1.01	.97	1.00
Plastering	.96	.79	1.00	1.00	1.00	.95	1.00
Glass and Glazing	.91	.84	.77	1.01	.91	.90	1.00
Sheet Metal Work	.89	.89	.95	1.20	1.18	.99	1.00
Roofing	1.01/.68	.71	.97	1.08	1.03	.79	1.00
Carpentry Work	.93	.92	1.01	1.19	1.05	.92	1.00
Structural Steel	.93	.81	.95	1.17	.95	.83	1.00
Masonry	.90	.89	1.00	1.17	.99	.99	1.00
Reinforcing Steel	.93	.81	.95	.99	.94	.83	1.00
Concrete Work	.90	.89	1.00	1.14	.99	.99	1.00
Landscaping	.99	.89	1.00	1.27	1.07	1.01	1.00
Site Workwork - Earthwork	.88	.76	1.00	.92	.90	.86	1.00

Source: From the 1983 Englesman's General Construction Cost Guide Copyright (c) 1982 by Van Nostrand Reinhold Company, reprinted by permission of the publisher.

BELOW-AVERAGE OFFICE RENTAL RATES AND AN ADEQUATE SUPPLY :

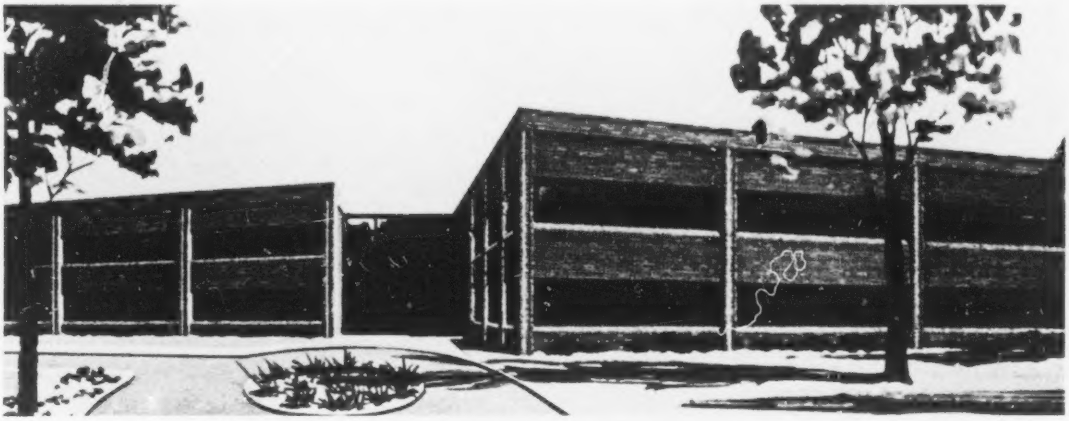
In 1982, 678,000 square feet of new urban office space was built in New Castle County which ensures an adequate supply of quality office space. Rental rates on Class A office space are very low compared with neighboring cities. Rental rates in urban Wilmington are 11% less than rates for similar space in Baltimore or Philadelphia and over 65% less than New York City rates.

Rental Rates on Class A Office Space

	December 1982	December 1981	December 1980	December 1979
Wilmington, DELAWARE				
Urban	$15.50	$12.50	$10.85	$ 9.40
Suburban	12.25	11.25	10.08	9.40
Baltimore, Maryland	17.50	14.50	11.50	11.50
New York, New York	44.50	37.00	28.00	20.16
Philadelphia, Pennsylvania	17.50	15.50	13.00	12.50
Washington, DC	23.11	24.00	19.40	15.50

Source: Jackson Cross, The Office Network, Houston, Texas, various issues and unpublished data. Rates are for urban locations unless otherwise indicated.

FOUR REPRESENTATIVE BUILDINGS :



WHITE CLAY CENTER OFFICE BUILDING
February 1983
New Castle County

Cost Components	Total Cost	Cost/ Square Foot
Building Shell	$ 920,000	$ 18.40
Electrical	150,000	3.00
Mechanical	230,000	4.60
Site Work	400,000	8.00
Tenant Improvements	180,000	3.60
Total	$ 1,880,000	$ 37.60

Area

50,000 square foot, 2 story office building.

Construction

Structural steel framing, brick exterior.

Specific Features

Heat pumps with an energy management system. Membrane roofing with R-20 insulation. Interior finished to tenant specifications.

FOUR REPRESENTATIVE BUILDINGS (continued) :

ROBBINS BUILDING
January 1983 Completion
Kent County

Cost Components	Total Cost	Cost/ Square Foot
Site Work	$ 125,000	$ 4.81
Utilities	60,000	.33
General Construction	670,000	25.77
Total	$ 855,000	$ 30.91

Area

Office Facilities	26,000 Square Feet

Construction
Brick exterior, interior drywall, acoustical ceilings.

Specific Features
To occupants specifications.

FOUR REPRESENTATIVE BUILDINGS (continued) :

INVERNESS BUILDING
March 1982 Completion
New Castle County

Cost Components	Total Cost	Cost/ Square Foot
Building Shell (includes Electric Service Rough Water and Sewer and Sprinkler Riser)	$ 540,000	$ 13.50
Sprinkler	28,100	.70
Allowance for Tenant Improvements (35% Office Space)	250,000	6.25
Total	$ 818,100	$ 20.45

Area

Open Space	40,000 Square Feet

Construction

Reinforced concrete footings and foundation, preengineered steel buildings, concrete block interior walls, reinforced concrete floor slab.

Specific Features

Interior finish to occupant specifications, loading dock height building and drive-in bays.

FOUR REPRESENTATIVE BUILDINGS (continued) :

PERDUE
26034

PERDUE INCORPORATED, COOLER ADDITION
April 1983 Completion
Georgetown, Delaware

Cost Components	Total Cost	Cost/ Square Foot
General Mechanical and Electrical Construction	$ 1,600,000	$ 64.00
Refrigeration	335,000	13.40
Total	$ 1,935,000	$ 77.40

Area	
Cooler	25,000 Square Feet

Construction
Prestressed concrete wall with insulated panels, concrete floor, prestressed roof with rubber membrane covering.

Specific Features
21 shipping bays.

Quality of Life

STATE OF DELAWARE

Delaware provides a wide variety of leisure time offerings, including world-class museums, historic sites, gardens, performing arts, unique festivals and other special events; varied tax-free shopping experiences and outdoor recreation facilities.

Even though it is situated in the midst of the densely-populated Northeast Corridor, Delaware has retained its extensive open space and easy-going lifestyle. Delaware residents can enjoy the comfortable lifestyle of their home state and tap the rich historic, cultural, and recreational attractions that are within a two hour drive.

Section Title	Page
Cost of Living Comparisons	X-2
Home Prices are Competitive	X-3
Land Costs are Very Low	X-4
Profile of Towns and Cities	X-5
Outdoor Recreation and Other Activities	X-7
Major Historic and Cultural Attractions	X-11
Other Attractions Within A Two-Hour Drive	X-14
Moderate and Pleasant Climate	X-15
Lower Incidence of Major Crime	X-15
A Full Range of Health Care Services	X-16

COST OF LIVING COMPARISONS :

In December 1982, the Runzheimer Company prepared a cost of living analysis for two cities in Delaware compared with the nation's "Standard City." Runzheimer used income levels of $25,000 and $50,000; assumed a family of four which owned its home; and compared transportation, tax, and housing costs. At the $25,000 income level, the cost of living in Wilmington and Dover was found to be 7% lower than that of the "Standard City" which represents the arithmetic mean of the living costs in 100 representative U. S. cities.

Index of Living Costs

	Family Income	
	$25,000	$50,000
Dover, DELAWARE	92.6	96.0
Wilmington, DELAWARE	93.3	99.3
Standard City, USA	100.0	100.0
Baltimore, Maryland	102.2	101.2
Cleveland, Ohio	104.2	101.5
Philadelphia, Pennsylvania	105.7	103.5
Washington, DC	107.8	110.0
New York, New York	116.3	115.2

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, December 1982.

HOME PRICES ARE COMPETITIVE :

Homes in Delaware are available and affordable and, as a result, the predominant form of living in the State is in owner-occupied housing. The 1980 census indicated that over 69% of Delaware families owned their own homes, compared with the nationwide average of less than 65%.

Delaware offers a wide variety of housing choices, including Sussex County beach cottages, Kent County farmhouses and historical settings, and a wide assortment in New Castle County. A brief description of some Delaware communities is included later in this section. The average selling price for a new home in Delaware was $71,230 in 1982, 9.6% less than the average selling price of $78,788 nationwide. The average new home sales prices by county were $81,119 for New Castle; $72,682 for Kent; and $49,940 for Sussex.

The price an average family must pay for a home in Delaware is considerably below the national average and compares very favorably with the surrounding metropolitan areas. For example, a family earning $25,000 and purchasing homes of comparable size and quality can expect to pay 24% less than the national average for their home in Wilmington and 16% less for their home in Dover.

Average Home Market Value, by Income Level
December 1982

	Family Income	
	$25,000	$50,000
Wilmington, DELAWARE	$48,300	$117,200
Dover, DELAWARE	53,400	109,200
Philadelphia, Pennsylvania	63,100	114,100
Standard City, USA	64,100	119,300
Baltimore, Maryland	69,800	128,300
Cleveland, Ohio	72,500	121,100
New York, New York	81,100	168,600
Washington, DC	83,700	178,500

Source: Runzheimer and Company, Inc., Rochester, Wisconsin, December 1982.

LAND COSTS ARE VERY LOW :

Delaware's residential land prices are significantly lower than the U. S. average and any of the neighboring states. The following table illustrates comparable costs of land in 1976 and 1982 for Delaware, the region, and the United States. It shows that residential land in the State is approximately half the cost per square foot of the average nationwide, and has only increased in price by $.16 per square foot over the seven-year period, compared with the U. S. average increase of $.24 per square foot.

Average Cost of Finished Residential
Lot Per Square Foot

	1982	1976
DELAWARE	$ 0.56	$0.40
Maryland	1.57	1.07
New Jersey	1.32	0.79
New York	0.83	0.73
Pennsylvania	0.90	0.46
Washington, DC	12.76	n.a.
U. S. average	1.01	0.77

Source: Homer Hoyt Institute, Washington, DC, unpublished data, January 1983.

The average residential lot in Delaware is significantly larger than the average for the region and the nation. For this reason, the average cost of a finished residential lot in the State is closer to the national average. However, the next table shows that residential property is still a bargain in Delaware, and that prices have not increased as much as those of the average state, or the neighboring states. The national average is 9% higher than Delaware's average price.

Average Cost of Finished
Residential Lots by States

	1982	1976
DELAWARE	$12,894	$11,193
Maryland	20,850	14,690
New Jersey	19,105	15,809
New York	17,288	10,048
Pennsylvania	16,810	8,441
Washington, DC	25,700	n.a.
U. S. average	14,058	8,947

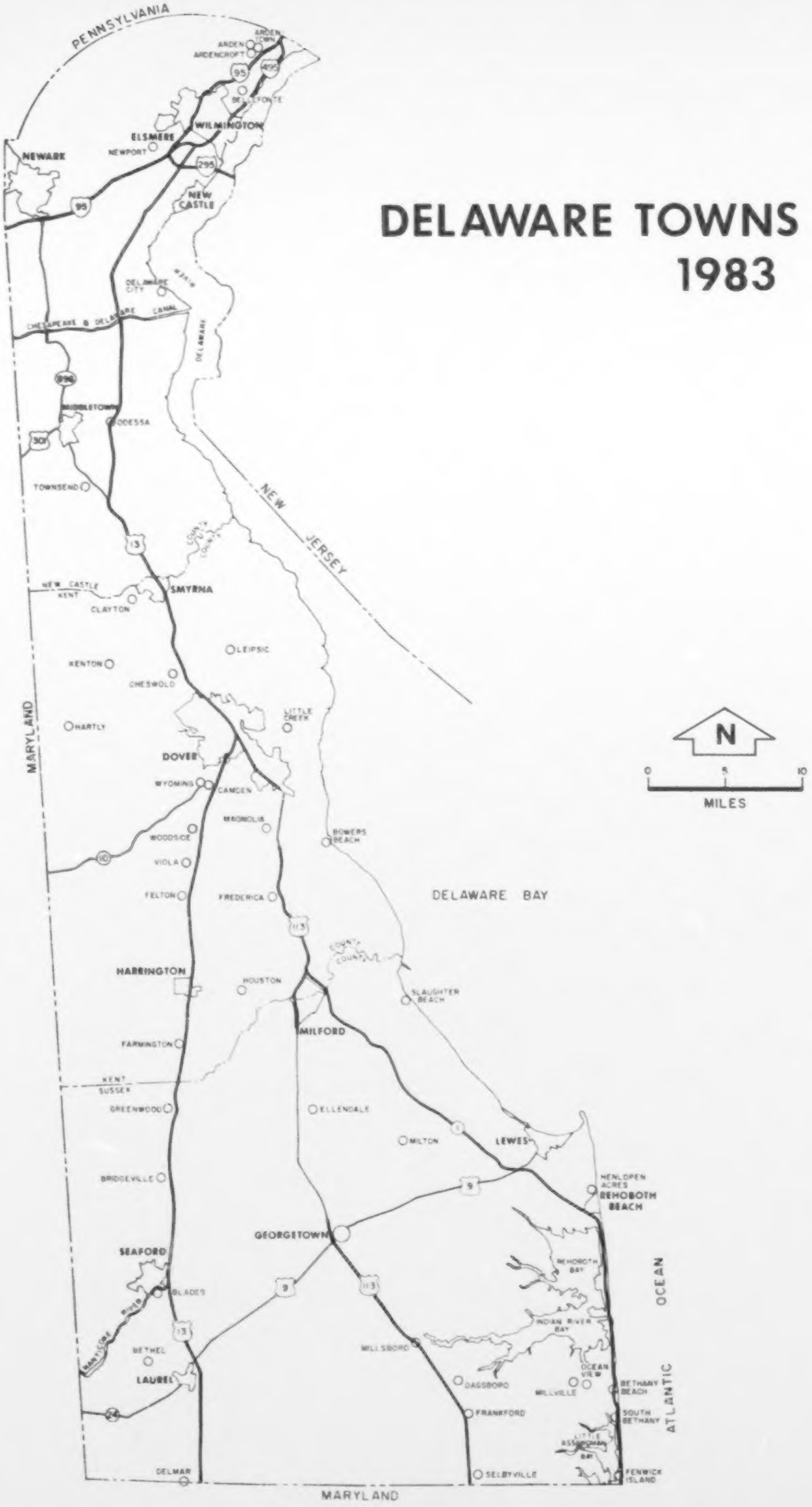
Source: Homer Hoyt Institute, Washington, DC, unpublished data, January 1983.

PROFILE OF TOWNS AND CITIES :

There are 56 incorporated municipalities in Delaware with populations ranging from 106 to over 70,000 persons. There are 13 incorporated areas in New Castle County, 18 in Kent County, and 23 in Sussex County and two which are bi-county. Although the recent census classifies over 70% of the State's population as urban, only 31% resides within incorporated areas. Each of Delaware's towns and cities, a few of which are described below, has it's own unique history, charm, and atmosphere.

- Arden - An artisan community with an outdoor Shakespearean Theater.
- Wilmington - Delaware's largest city with a center-city shopping mall featuring outdoor cafes, a Second Empire style theater, and a complex of historic homes. There is a variety of ethnic neighborhoods interspersed with commercial districts and some elegant residential districts.
- New Castle - The State's original colonial capital next to the Delaware River.
- Newark - Home of the University of Delaware, numerous corporate headquarters and distribution centers.
- Dover - The capital of the State combines commercial growth and community progress with history and small-town charm.
- Harrington - The site of the annual Delaware State Fair and a major harness racing track.
- Milford - A town split by Kent and Sussex Counties which was founded as a shipbuilding town. Today it hosts the World Champion Weakfish Tournament which highlights Milford's continued ties to marine trades.
- Milton - A classic example of life in a small historic town. Its ice cream parlor serves the best in the State.
- Lewes - A quiet fishing village at the juncture of the Delaware Bay and Atlantic Ocean. Its harbor area is famous for its restaurants and charter fishing boats.
- Rehoboth Beach - Renamed "The Nation's Summer Capital," this nationally recognized seaside resort has a boardwalk with a full range of shops and restaurants.
- Millsboro - At the heart of Sussex County's back bay area, this town has Delaware's only Indian tribe, the Nanticokes.
- Seaford - Home of the DuPont Company's Nylon plant, this town combines sophistication with a "down-home" feeling.
- Laurel - A small farming community best known for its daily commodity auctions.
- Delmar - The Maryland-Delaware line splits this town which was the site of the initial Mason-Dixon survey marker.

DELAWARE TOWNS AND CITIES
1983


PENNSYLVANIA
ARDEN TOWN
ARDEN
ARDENCROFT
95
495
BELLEFONTE
WILMINGTON
ELSMERE
NEWPORT
NEWARK
295
95
NEW CASTLE
DELAWARE CITY
RIVER
DELAWARE
CHESAPEAKE & DELAWARE CANAL
896
MIDDLETOWN
ODESSA
301
TOWNSEND
NEW JERSEY
13
COUNTY
COUNTY
NEW CASTLE
KENT
SMYRNA
CLAYTON
LEIPSIC
KENTON
CHESWOLD
MARYLAND
HARTLY
LITTLE CREEK
DOVER
WYOMING
CAMDEN
MAGNOLIA
WOODSIDE
10
BOWERS BEACH
VIOLA
FELTON
FREDERICA
DELAWARE BAY
113
COUNTY
COUNTY
HARRINGTON
HOUSTON
SLAUGHTER BEACH
MILFORD
FARMINGTON
KENT
SUSSEX
GREENWOOD
ELLENDALE
MILTON
1
LEWES
BRIDGEVILLE
9
HENLOPEN ACRES
REHOBOTH BEACH
GEORGETOWN
SEAFORD
REHOBOTH BAY
BLADES
9
113
OCEAN
NANTICOKE RIVER
13
INDIAN RIVER BAY
BETHEL
MILLSBORO
LAUREL
OCEAN VIEW
DAGSBORO
MILLVILLE
BETHANY BEACH
24
FRANKFORD
SOUTH BETHANY
ATLANTIC
LITTLE ASSAWOMAN BAY
DELMAR
SELBYVILLE
FENWICK ISLAND
MARYLAND
N
0
5
10
MILES

SOURCE: DELAWARE DEPARTMENT OF TRANSPORTATION. "OFFICIAL MAP, DELAWARE HIGHWAYS."

BEST AVAILABLE COPY

OUTDOOR RECREATION AND OTHER ACTIVITIES :

Because Delaware has a moderate climate, many outdoor recreational activities can be pursued most of the year. There are many public and private facilities for freshwater and ocean swimming, fishing, tennis, golf, bicycling, boating, camping, and sightseeing, along with exceptional local, country and state recreational programs. Recreation activities are both abundant and inexpensive in Delaware. According to a recent study conducted by Runzheimer and Company, recreation costs in Dover and Wilmington were below the national average, Dover by 8% and Wilmington by 3%.

Parks

Delaware has an extensive and diversified system of State, county, and local parks. There are many publically supported recreation and arts programs which complement special clinics, lectures, and other community outreach programs offered by the State's public and private museums. Rockford Park, with its adjacent Brandywine Zoo, is a favorite for Wilmington's children.

Delaware's State parks and their special features include:

- Brandywine Creek - Fishing, nature center, and labeled hiking trails.
- Bellevue - Horseback riding, tennis, fishing, and fitness track.
- Walter S. Carpenter, Jr. - Nature trails and youth camping.
- Fort Delaware on Pea Patch Island - Boat ride to the island, fort with dungeons that served as a prisoner-of-war camp for Confederate soldiers, and museum.
- Lums Pond - Camping, boating, fishing, swimming, and hiking.
- Killens Pond - Pond and pool swimming, boating, fishing, and camping.
- Cape Henlopen - Atlantic Ocean beach, swimming, boating, and camping.
- Delaware Seashore - Fourteen miles of beaches, camping, surfing, swimming, and boating.
- Holt's Landing - Boat access to Indian River Bay, swimming, and fishing.
- Trap Pond - Camping, boating, fishing, swimming, and hiking.
- Fenwick Island - Atlantic Ocean beach, fishing, swimming, and surfing.

OUTDOOR RECREATION AND OTHER ACTIVITIES (continued) :

Boating

Calm lakes, inland bays, and the open waters of Delaware Bay provide excellent boating and sailing opportunities in Delaware. Public boat access facilities are available at Augustine, Woodland, and Bowers Beaches; Port Mahon, Cedar Creek, Milton, Lewes, Rosedale Beach, and Phillips Landing.

Fishing

During the season, Delaware Bay is alive with sea trout and bluefish, and the lower bays contain blues, flounder, taug, and rockfish. For a relaxing day of bay or deep-sea fishing, Delaware has a large contingent of boat captains offering charter and head boat services. Most are located in Lewes or Indian River Inlet and operate between April and November. Delaware has a growing list of outstanding fishing tournaments, including Milford's World Champion Weakfish Tournament.

Delaware beaches, which are rated among the ten best in the country by the nation's travel industry, also boast excellent surf fishing. For freshwater enthusiasts, Delaware has more than 30 public millponds that breed panfish, chain pickerel, largemouth bass, bluegills, and yellow perch.

Shellfishing

The hard clam and blue crab top the list of preferred shellfish in Delaware. Crabbing is popular on many piers, bridges, and canals, while clams are found in many sections of the Indian River, Rehoboth, and Little Assawoman Bays.

Hunting

Situated midway on the Atlantic Flyway, Delaware hosts large concentrations of wintering waterfowl, especially Canada geese. Quail, squirrels, cottontails, woodcock, white-tailed deer, and raccoon also offer excellent hunting throughout the State.

There are 30,000 acres of State wildlife areas and 6,000 acres of State forests open to public hunting. They provide 160 waterfowl blinds, most of which are accessible only by water. In addition, two State parks -- Cape Henlopen and Delaware Seashore -- offer public access areas for licensed hunters.

At Bombay Hook National Wildlife Refuge, restricted public hunting is permitted for deer, waterfowl, and, in one small area, upland game. Goosehunting is the major attraction of this area. About 3,500 of the Refuge's 15,200 acres are open to hunting. Prime Hook National Wildlife Refuge, with 8,817 acres, has 25 waterfowl blinds and numerous areas designated for upland game hunting.

OUTDOOR RECREATION AND OTHER ACTIVITIES (continued) :

Sports Facilities

Delaware has three racetracks. Brandywine and Harrington offer harness racing, while Dover Downs has a double track - one for harness and one for auto racing. Dover hosts two major NASCAR races each year. For steeplechase enthusiasts, the H.F. du Pont Winterthur Museum and Gardens sponsors a point-to-point horse race every May.

Other Leisure Activities

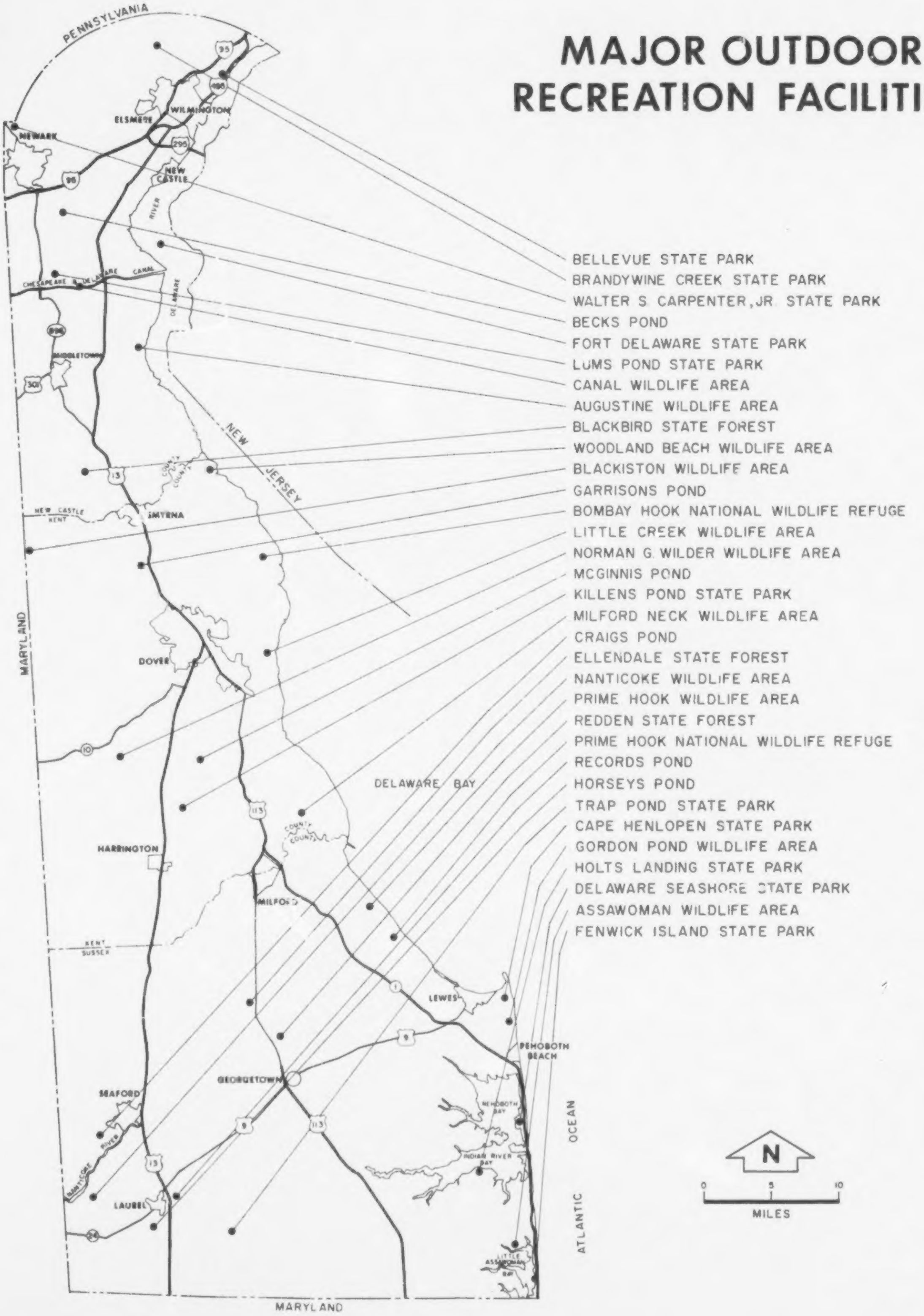
For those interested in learning about Delaware's rich history and in getting some light exercise at the same time, many of Delaware's cities provide historic walking tours. Most, such as Lewes, are self-guided tours, but Wilmington, New Castle, and Dover have guide services available to enhance the touring experience. Almost all of the larger parks and recreation areas in Delaware have marked nature trails. For runners, Lewes sponsors an annual Seashore Marathon.

Delaware offers a wide array of excellent shopping opportunities – all tax-free! Major shopping malls located within Delaware's larger communities and off the major highways in northern Delaware offer selection and convenience for shoppers. Delaware also boasts a wide selection of company outlet stores, discount stores, and antique shops.

Shopping may also be combined with historic touring and entertainment, especially in northern Delaware. Along pedestrianized Market Street Mall in downtown Wilmington, one will find shops, historic sites, a theater, offices, restaurants and sidewalk cafes — all in the compact commercial hub of Delaware's largest city. This mall bustles with activity at noon-time year-round. A full complement of unique museum shops and small boutique shopping centers, such as Greenville Center near Wilmington, also augment shopping possibilities in northern Delaware.

BEST AVAILABLE COPY

MAJOR OUTDOOR RECREATION FACILITIES


PENNSYLVANIA
95
495
ELSMERE
WILMINGTON
NEWARK
295
95
NEW CASTLE
RIVER
CHESAPEAKE & DELAWARE CANAL
DELAWARE
896
MIDDLETOWN
301
NEW JERSEY
13
NEW CASTLE
KENT
SMYRNA
MARYLAND
DOVER
10
DELAWARE BAY
113
HARRINGTON
MILFORD
KENT
SUSSEX
1
LEWES
9
REHOBOTH BEACH
GEORGETOWN
SEAFORD
REHOBOTH BAY
9
113
13
INDIAN RIVER BAY
LAUREL
24
LITTLE ASSAWOMAN BAY
OCEAN
ATLANTIC
MARYLAND
N
0
5
10
MILES
BELLEVUE STATE PARK
BRANDYWINE CREEK STATE PARK
WALTER S. CARPENTER, JR. STATE PARK
BECKS POND
FORT DELAWARE STATE PARK
LUMS POND STATE PARK
CANAL WILDLIFE AREA
AUGUSTINE WILDLIFE AREA
BLACKBIRD STATE FOREST
WOODLAND BEACH WILDLIFE AREA
BLACKISTON WILDLIFE AREA
GARRISONS POND
BOMBAY HOOK NATIONAL WILDLIFE REFUGE
LITTLE CREEK WILDLIFE AREA
NORMAN G. WILDER WILDLIFE AREA
MCGINNIS POND
KILLENS POND STATE PARK
MILFORD NECK WILDLIFE AREA
CRAIGS POND
ELLENDALE STATE FOREST
NANTICOKE WILDLIFE AREA
PRIME HOOK WILDLIFE AREA
REDDEN STATE FOREST
PRIME HOOK NATIONAL WILDLIFE REFUGE
RECORDS POND
HORSEYS POND
TRAP POND STATE PARK
CAPE HENLOPEN STATE PARK
GORDON POND WILDLIFE AREA
HOLTS LANDING STATE PARK
DELAWARE SEASHORE STATE PARK
ASSAWOMAN WILDLIFE AREA
FENWICK ISLAND STATE PARK

SOURCE: DELAWARE DEVELOPMENT OFFICE.

MAJOR HISTORIC AND CULTURAL ATTRACTIONS:

Historic Sites and Districts

- Wilmington
    - Willingtown Square and Old Town Hall - Located on Market Street Mall, a group of 18th Century homes. The Town Hall contains a museum of Delaware silver and furniture belonging to the Historical Society of Delaware.
    - Fort Christina - This is the site of the first permanent settlement in Delaware.
    - Old Swedes Church - Oldest church in America standing as originally built and regularly used for religious services.

- Old New Castle - Delaware colonial capital on the Delaware River, featuring:
    - Amstel House - Early 18th Century home of New Castle's famous "green umbrella" and headquarters of the New Castle Historical Society.
    - Old Dutch House - A 17th Century home depicting the influence of the Dutch on life in Delaware.
    - New Castle Court House
    - Old Court House - Built in 1732, this building once was Delaware's colonial capitol building and county seat.
    - Immanuel Episcopal Church - Built in 1703, the first church of England Parish in Delaware.
    - George Read II House - A notable example of Georgian architecture.

- Odessa - This town features a district of historic homes and three properties owned and operated by Winterthur - the Brick Hotel, which houses an outstanding collection of American silver, the Corbit-Sharp House, and the Wilson-Warner House.

- Smyrna - The Lindens and The Plank House are focal points of what once was Duck Creek Village (c. 1700).

- Dover - Centered around William Penn's Green is Dover's historic district, including:
    - Christ Episcopal Church - Built in 1734, it is the burial site of Caesar Rodney, a signer of the Declaration of Independence.
    - Old State House - Located on the Green, this is the second oldest statehouse in the country. It still serves as Delaware's ceremonial capital, although all government activity has been transferred to nearby Legislative Hall.
    - McDowell-Collins Country Store House - A mercantile museum furnished in turn-of-the-century period is the starting point for walking tours of Dover.

MAJOR HISTORIC AND CULTURAL ATTRACTIONS (continued):

- South of Dover, John Dickinson Mansion - This is the boyhood home of John Dickinson, "Penman of the Revolution."

- Frederica, Barratt's Chapel - Known as the "Cradle of Methodism in America," this chapel holds Sunday evening services during the summer.

- South Bowers, Island Field Site and Archaeological Museum - A museum built over a prehistoric Indian cemetery.

- Lewes Historic District - Features a marine museum, Thompson Country Store, Rabbit's Ferry House, Burton-Ingram House, Plank House, and Old Doctor's Office. Nearby is the Zwaanendael Museum, erected in 1931 to commemorate the first settlement in Delaware by the Dutch.

- Georgetown - Centerpiece of this town is "The Circle," a picturesque town common that is the site for the traditional "Return Day" held after every election when winners and losers meet and greet. Both the old and new Sussex County courthouses are nearby.

- Fenwick Island, Lighthouse - A familiar landmark to sailors, this is near the base of one of the first marker of the Delaware-Maryland border.

- Delmar - The first Mason-Dixon marker, and the "highball signal" and a small museum of relics from the Delmarva Peninsula's railroad may be found west of town.

Museums

- Brandywine Valley Museums - Within a ten-square-mile area, a collection of some of the finest museums in the country. They include:
  - Longwood Gardens - The world's largest display gardens with a four-acre Conservatory, open-air theater and illuminated fountains.
  - Brandywine River Museum - A restored century-old gristmill featuring the Wyeth family collection of paintings and the Brandywine tradition of illustration.
  - Hillendale Museum - Depicts the discovery and exploration of North America with a special emphasis on the influence of geography.
  - H. F. du Pont Winterthur Museum and Gardens - The world's finest collection of American decorative arts, 1640-1840, with extensive English-style gardens.
  - Delaware Museum of Natural History - One hundred exhibits including over one million bird eggs, the third largest collection of seashells in the Western Hemisphere, and an international collection of mammals. Features a living Australian barrier reef.
  - Hagley Museum and Eleutherian Mills - A museum of 19th Century industrial life, including the first Du Pont powdermills and the du Pont family homestead and gardens.
  - Nemours - the magnificent Louis XVI-style chateau and gardens built for Alfred I. du Pont in 1909-1910.

MAJOR HISTORIC AND CULTURAL ATTRACTIONS (continued):

  - Rockwood - The Victorian period in Delaware illustrated by a house and gardens.
  - Delaware Art Museum - Built to house the works of Howard Pyle, this museum specializes in American art and has the second largest collection of 19th Century English Pre-Raphaelite paintings in the world.

- Delaware Agricultural Museum - With creative displays and special events, this museum depicts 200 years of farm living on the Delmarva Peninsula.

- Delaware State Museum - A small complex of buildings in downtown Dover, featuring exhibits on all aspects of Delaware life and the country's only complete collection of Victor Talking Machines.

Performing Arts

- Grand Opera House - This majestic Second Empire theater with cast iron front is the home of performing arts in Delaware, the Delaware Symphony and the Delaware Opera Guild.

- The Playhouse - Located in the Du Pont Building, Wilmington, this theater shows first-run Broadway plays year-round.

- Other Theaters - The Delaware Dinner Theater in Wilmington, the Candlelight Music Dinner Theater in Arden, and the Three Little Bakers Dinner Theater in nearby Pennsylvania provide a variety of shows throughout the year. In addition, Newark, Dover, and Georgetown have active local community theater groups. Dover's ballet company is known for its annual performance of "The Nutcracker" and for producing fine professional dancers. Summer theater is offered at Longwood Gardens' open-air theater.

Miscellaneous Historic and Cultural Attractions

- Wilmington and Western Railroad - Authentic turn-of-the-century steam train that schedules trips on Sundays through the scenic Red Clay Valley.

- Lincoln Room of the University of Delaware - Located at the University's Goodstay Center, this collection contains over 2,000 items pertaining to Lincoln's public career and private life.

- Woodland Ferry - A three-cable ferry that has operated on the Nanticoke River since 1793.

- Rehoboth Art League - Housed in the Homestead, this League conducts exhibits and classes during the summer.

OTHER ATTRACTIONS WITHIN A TWO-HOUR DRIVE :

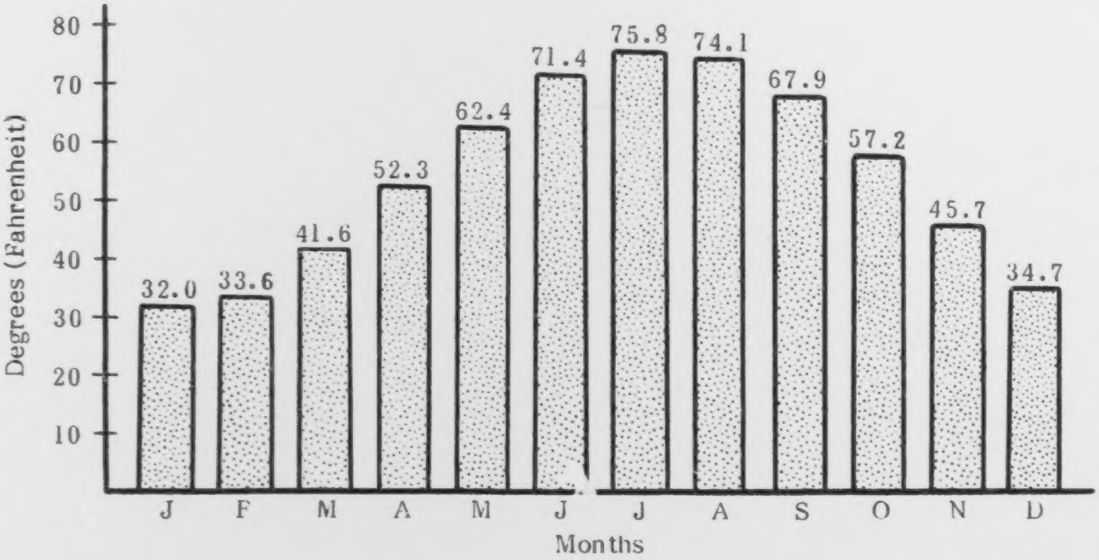
The following list illustrates some of the major historic and cultural attractions as well as other recreational activities which are within easy reach of all points in Delaware.

- Metropolitan New York and New Jersey
  - Historic and Museums - South Street Seaport, Metropolitan Museum of Art, Museum of Modern Art, and the Whitney Museum.
  - Performing Arts - Lincoln Center, Carnegie Hall, and shows on and off Broadway.
  - Sports - Yankees and Mets baseball, Jets and Giants football, Islanders and Rangers hockey, Knicks and Nets basketball, and Cosmos soccer.
  - Gambling Casinos and Beaches - Atlantic City.
  - Cruises - New York harbor and the Hudson River.
  - Shopping - A wide assortment in New York City and outlet stores in Flemington, New Jersey.
- Philadelphia and Nearby Pennsylvania
  - Historic and Museums - Independence Mall, Society Hill, Valley Forge, Philadelphia Museum of Art, and the Rodin Museum.
  - Performing Arts - Philadelphia Orchestra and The Pennsylvania Opera Theatre.
  - Sports - Phillies baseball, Eagles football, Flyers hockey, Fever soccer, and 76'ers basketball.
  - Theme Park - Sesame Place.
  - Shopping - Antiquing in Bucks County, Lancaster Farmers' Market, outlet shops in Reading, and King-of-Prussia Plaza.
  - Winter Sports and Whitewater Canoeing - Pocono Mountains.
- Baltimore
  - Historic and Museums - Fort McHenry, Walters Gallery, B & O Railroad Museum, National Aquarium, and the Maryland Science Museum.
  - Performing Arts - Baltimore Symphony.
  - Sports - Orioles baseball, Colts football, and Blast soccer.
  - Boating - Chesapeake Bay Sailing, and Baltimore harbor paddle-boating.
- Metropolitan Washington, DC
  - Historic and Museums - The Whitehouse and the Smithsonian Institute.
  - Performing Arts - The Kennedy Center and Wolf Trap.
  - Sports - Redskins football, Capitols hockey, and Bullets basketball.
  - Boating - Cruises on the Potomac River.
  - Parks - Great Falls of the Potomac, National Zoo, and National Arboretum.
- Eastern Shore of Maryland and Virginia
  - Historic and Museums - Walking tours of St. Michaels and Easton, Maryland, the Waterfowl Museum in Salisbury and Maritime Museum in St. Michaels, Maryland.
  - Boating - Charter and head boat operations throughout the area, cruises from Crisfield to Smith and Tangier Islands, coastal cruises from Ocean City.

MODERATE AND PLEASANT CLIMATE :

One of Delaware's attractive assets is a generally moderate and pleasant climate with a normal daily mean temperature of 54 degrees Fahrenheit. The State experiences four distinct seasons with an average monthly temperature range of 32 to 76 degrees, and an annual average of 40 inches of precipitation. The State's climate provides the agricultural industry the advantage of double, and often triple, cropping.

Average Temperature by Months - Delaware



Source: U.S. Department of Commerce, Bureau of Census, Statistical Abstract of the United States, 1981.

LOWER INCIDENCE OF MAJOR CRIME :

Compared with both the nation as a whole and its neighboring states, Delaware may be considered a relatively safe place in which to live and work. In 1980, for example, on a per capita basis, Delaware experienced 32% fewer murders, 33% fewer rapes, and 44% fewer robberies than the average for the nation.

A FULL RANGE OF HEALTH CARE SERVICES :

Medical facilities include short-term acute care hospitals, nursing homes, mental health facilities, a veterans' hospital, and a military hospital. These facilities, which provide medical services to all geographic areas of the State, are outlined in the table below.

Delaware Health Care Facilities: 1983

Type	Number	Care	Beds
General Hospitals	7	Short-term Acute	1,872*
Veterans Hospitals	1	Short-term Acute	316
Military Hospitals	1	Short-term Acute	35
Nursing Homes	36	Long-term & Intermediate	3,170
Mental Health Facilities	7**	Psychiatric	793

---

* Excluding psychiatric.

** Three of these facilities are located in short-term acute care general hospitals.

The Wilmington Medical Center, a multi-division facility, is undergoing a $160 million construction and renovation project. This will upgrade some present facilities and replace others with a new, multi-building medical complex located halfway between Wilmington and Newark, adjacent to Interstate 95. The new complex is expected to be open in the fall of 1984.

Emergency care is provided by area hospitals which have emergency treatment facilities staffed on a 24-hour basis. Forty-eight ambulance companies provide emergency medical response to all areas of the State.

Delaware's close proximity to major military and teaching hospitals located in the Washington, DC, Baltimore, and Philadelphia areas expand the health-care opportunities available to State residents.

In addition to a full range of medical facilities, Delaware has attracted an unusually large number of medical personnel, as indicated in the table below.

Medical Personnel, 1980
(Rate Per 100,000 of Population)

Occupation	Delaware Rate	U. S. Rate
Physician	225.3	194.0
Dentists	43.0	60.2
Registered Nurses	1,161.8	449.0
Physical Therapists	33.3	11.2
Chiropractors	9.4	8.5

Source: Delaware Department of Health and Social Services, Delaware Health Profile, 1981.